



सत्यमेव जयते

GOVERNMENT OF INDIA

REPORT
ON
FAMILY LIVING SURVEY
AMONG INDUSTRIAL WORKERS
1958—59

KODARMA

LABOUR BUREAU

Ministry of Labour, Employment and Rehabilitation
(Department of Labour & Employment)

GOVERNMENT OF INDIA

PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I. L. O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work

was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Kodarma centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri Satnam Dass, Assistant Director, assisted by Shri A. Azim, Investigator Grade I, under the guidance and supervision of Shri K. N. Vali, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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Director

LABOUR BUREAU,
CLEREMONT, SIMLA-Sw.-4;
Dated the 28th January, 1967.

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PART I
FAMILY BUDGET

CHAPTER 1

SCOPE AND METHOD OF THE SURVEY

1.1 Family living study

Family living studies aim at collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy making in connection with socio-economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the

U.N. Committee of Experts on International Definition and Measurements of Standards and Levels of Living, 1954.*

- (i) Health, including demographic conditions ;
- (ii) Food and nutrition ;
- (iii) Education, including literacy and skills ;
- (iv) Conditions of work ;
- (v) Employment situation ;
- (vi) Aggregate consumption and savings ;
- (vii) Transportation ;
- (viii) Housing, including household facilities ;
- (ix) Clothing ;
- (x) Recreation and entertainment ;
- (xi) Social security ; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia*, in Kodarma, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

1.2 Description of the survey

Kodarma was one of the centres where family living surveys were conducted during 1958-59. This survey in Kodarma was part of an integrated scheme of family living surveys among industrial workers at 50† important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys are being published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Kodarma centre presented in this Report.

*Report on International Definition and Measurements of Standards and Levels of Living, U.N., 1954.

†The list of 50 centres is given in Appendix I.

1·21 Organisation of the survey

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) were entrusted to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour-Bureau.

1·22 Definition of a working class family

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons :

- (i) generally related by blood and marriage or adoption ;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Kodarma, which was a mining centre, covered families deriving a major part of their income from manual work in registered mines only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour and not requiring much of educational (general, scientific, technical or otherwise) back-ground were treated as 'manual' work.

1.23 Design of survey

Two types of sampling methods, *viz.*, tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, *viz.*, the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical.

On the basis of the preliminary survey conducted in December, 1957—February, 1958, it was decided to adopt pay-roll sampling at Kodarma centre and the list of 494 registered mines situated within a radius of about 80 miles from Kodarma was used as the sampling frame.

The sample size for the centre was determined on the basis of the number of industrial workers, the type of sampling followed, the workload manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for Consumer Price Index Numbers. The sample size for Kodarma was 240 families for Schedule 'A' and 60 for Schedule 'B'. The number of schedules finally collected and tabulated was 236 Schedule 'A' and 60 Schedule 'B'. The difference between the number of sampled families originally fixed and number of families finally covered, was due to exclusion at the tabulation stage of some of the surveyed families not belonging to working class and rejection of some schedules because of unsatisfactory data, etc. The two samples drawn for Schedule 'A' and 'B' were mutually exclusive because canvassing of both the schedules

from the same sampled family would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly, so as to eliminate the seasonal effects on the consumption pattern.

The selection of sample was done in two stages. In the first stage groups of establishments were selected and in the next stage workers were selected. The mines were grouped into clusters of 2 or 3 nearby mines, usually belonging to the same owner and 2 independent simple systematic samples of 6 clusters each were drawn. These sub-samples were allotted at random to two six-monthly periods consisting of six alternate months. As the work load at this centre required only one Investigator, independence at the investigation stage was secured by pairing this centre with a nearby centre and inter-changing the Investigator of the two centres in a suitable manner.

The ultimate sampling unit, a working class family, was selected through the pay-rolls of the establishments at the second stage of sampling. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn, of which 5 workers were selected by simple random sampling for Schedule 'B' (Level of Living) and the remaining 20 were taken for Schedule 'A' (Family Budget).

1.24 Period of survey

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the survey at Kodarma centre was July, 1958 to September, 1959. The period was more than 12 months because of non-availability of some of the selected families during the time of enquiry.

1.25 Method of survey

The 'Interview Method' was followed for the collection of data, as a large proportion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires, or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

1·26 Difficulties in the collection of data

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete schedule 'A'. The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest were specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

CHAPTER 2 ECONOMIC BACKGROUND OF THE CENTRE

2.1 Introductory

Kodarma is situated in the district of Hazaribagh. It is connected by rail as well as by road. Kodarma is famous for Mica Mines.

2.2 Working class areas and markets

The working class population was reported to be concentrated within a radius of about 80 miles of Kodarma and the market patronised predominantly by them was Kodarma. This market has been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Kodarma centre.

2.3 General characteristics of working class population survey results

2.31 Industries

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Kodarma was about 14 thousand. The estimated number of employees in these families was about 16 thousand. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, the average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.1

Distribution of employees (including apprentices) by industries and other details

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Mining of mica . . .	97.47	2.53	..	100.00	15,189	44.09	262
Mining and quarrying of non-metallic products, such as precious and semi-precious stones, asbestos, gypsum, sulphur, asphalt . .	90.00	5.00	5.00	100.00	864	46.06	15
Rest	55.38	44.62	..	100.00	244	35.38	5
All	96.45	3.29	0.26	100.00	16,297	44.06	282
Number of employees (unestimated)*	271	10	1	282	—	..	..

*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

Of the total employees, a large proportion (93 per cent.) were employed in the mining of Mica. Women employees constituted only 3 per cent. of the total. The proportion of children (up to the age of 14 years) was negligible.

2.32 Occupation

Table 2.2 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.2

Distribution of employees (including apprentices) by occupation and other details

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Miners . . .	97.12	2.88	..	100.00	5,126	35.89	95
Drillers—mines and quarries . . .	100.00	..	..	100.00	4,444	42.88	77
Miners, quarrymen and related workers, not elsewhere classified .	91.64	7.24	1.12	100.00	3,862	48.05	69
Rest . . .	96.20	3.80	..	100.00	2,865	55.18	41
All occupations . .	96.45	3.29	0.26	100.00	16,297	44.06	282
Number of employees (unestimated) .	271	10	1	282	x	x	x

About 31 per cent. of the employees were employed as miners, and 27 per cent. as drillers—mines and quarries. About 24 per cent. of the employees worked as miners, quarrymen and related workers, not elsewhere classified.

The average monthly income from paid employment per employee in case of miners and drillers was lower than the overall average for all the occupations.

2.33 Nature of employment and type of settlement

Table 2.3 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.3

Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked

Number of days worked during the month	Nature of employment		Type of settlement			Number of employees (un-estimated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0	0.60	..	0.34	0.83	..	1
1 — 7	0.78	6.67	3.31	2.38	3.97	12
8 — 15	1.21	20.31	9.42	9.90	9.09	25
16—19	8.29	9.86	8.96	12.67	6.33	27
20—23	15.09	15.70	15.35	15.14	15.50	42
24—27	61.17	45.96	54.65	55.27	54.19	157
28—31	12.86	1.50	7.97	3.81	10.92	18
TOTAL	100.00	100.00	100.00	100.00	100.00	282
Percentage to total	56.98	43.02	100.00	41.56	58.44	X
Number of employees (un-estimated)	140	142	282	94	188	X

Of the total employees, about 57 per cent. were regular and the remaining 43 per cent. were casual*. Roughly 42 per cent. of employees had settled down at the centre.

2.34 Family income

The average monthly income per family of the population surveyed was Rs. 60.16. The estimated distribution of families in different income classes is given in table 2.4.

TABLE 2.4

Distribution of families by monthly family income

Monthly family income	Percentage of families to total
1	2
Less than Rs. 30	16.74
Rs. 30 to less than Rs. 60	37.85
Rs. 60 to less than Rs. 90	26.19
Rs. 90 to less than Rs. 120	10.41
Rs. 120 to less than Rs. 150	3.17
Rs. 150 to less than Rs. 210	4.20
Rs. 210 and above	1.44
TOTAL	100.00

The modal family income class was from 'Rs. 30 to less than Rs. 60'. Only about 6 per cent. of the families had income of 'Rs. 150 or more' per month.

2.35 Family size

The average size of the family was 3.60 persons. The estimated distribution of families in the different size groups is given in table 2.5.

*The classification of workers into "regular" and "casual" was done on a different basis from the one adopted in the Occupational Wage Survey, conducted by the Labour Bureau in 1958-59 where the term 'casual' was used in more restricted sense

TABLE 2·5
Distribution of families by size

Family size (number of members)	Percentage of families to total
1	2
One	42·16
Two and three	13·26
Four and five	18·10
Six and seven	13·92
Above seven	12·56
TOTAL	100·00

About 42 per cent. of the families consisted of single men.

CHAPTER 3

FAMILY CHARACTERISTICS

3.1 Introductory

Some general details of the working class population in Kodarma have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in this centre, as revealed by the survey, is presented below.

3.2 Age, sex and marital status

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

Percentage distribution of family members by age, sex and marital status

Sex and marital status	Number of members (Unestimated)	Age (Years)							Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 & above		
1	2	3	4	5	6	7	8	9	10	11
Male										
Unmarried .	168	33.98	49.72	15.91	0.39	..	..	..	100.00	20.65
Married .	266	0.47	0.47	71.38	25.52	1.19	0.40	0.57	100.00	30.84
Widowed .	16	..	..	18.62	58.21	23.17	..	..	100.00	2.49
Divorced .	..	..	..	..	..	..	..	..	..	..
Separated .	2	..	..	100.00	..	..	..	..	100.00	0.19
Sub-group : Male	452	13.22	19.22	47.91	17.36	1.74	0.23	0.32	100.00	54.17
Female										
Unmarried .	129	38.24	56.10	5.66	..	..	..	..	100.00	15.13
Married .	191	0.60	7.93	73.41	16.76	0.53	0.77	..	100.00	22.98
Widowed .	55	..	..	23.02	53.99	11.83	4.85	6.31	100.00	7.58
Divorced .	1	..	..	100.00	..	..	..	..	100.00	0.14
Separated .	..	..	..	..	..	..	..	..	..	..
Sub-group : Female	376	12.93	22.50	42.80	17.33	2.22	1.18	1.04	100.00	45.83
Overall : male and female	828	13.08	20.72	45.58	17.34	1.96	0.67	0.65	100.00	100.00
Number of members (unestimated)		113	170	391	137	11	3	3	828	x

Taking all the members living with the families at the centre, about 54 per cent. were men and 46 per cent. women. Children of 14 years of age or below constituted about 34 per cent. of the total and persons of 55 years and above about 3 per cent. Of the persons falling in the age-group 15 to 54, about 56 per cent. were men and about 44 per cent. women. In this age-group, among men, roughly 10 per cent. were unmarried, 84 per cent. married, and the rest 6 per cent. were widowed or separated. Among women in the same age-group, about 3 per cent. were unmarried, 75 per cent. married and the rest 22 per cent. were widowed or divorced.

3.3 Religion, Language and size

About 92 per cent. of the families were Hindus. Roughly 93 per cent. of the families reported their mother tongue as Hindi.

3.4 Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.2.

TABLE 3.2

Percentage distribution of family members in various monthly family income classes by age-group and levels of literacy

Age group and educational standard	Monthly family income class (Rs.)							
	* < 30	30-60	60-90	90-120	120-150	150-210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Age less than 5 years</i>								
Below Primary	..	..	..	..	..	..	..	..
No education	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>Age 5 years and above</i>								
Illiterate	94.77	90.61	90.03	88.87	89.64	100.00	92.94	91.90
Below primary	3.67	6.04	7.75	4.04	9.55	..	4.36	5.36
Primary	1.23	3.35	2.22	2.75	..	..	2.70	2.04
Middle	0.33	..	..	3.67	..	..	..	0.56
Matriculate	..	..	..	..	..	..	..	..
Others	..	..	..	0.67	0.81	..	..	0.14
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

*The sign < in this and subsequent tables denotes 'less than'

Children aged less than 5 years had not started receiving education. Taking all members aged 5 years and above, about 92 per cent. were illiterate and about 7 per cent. had received education up to or below primary standard. The percentage of members having middle or higher standard of education was negligible.

3.5 Distribution of family members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families, information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.3.

TABLE 3.3

Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 & above		
1	2	3	4	5	6	7	8	9	10	11
Male										
Employer .	..	..	..	..	..	..	..	..	..	..
Employee .	272	..	0.27	75.43	23.10	1.20	..	..	100.00	30.57
Apprentice .	..	..	..	..	..	..	..	..	..	..
Self-employed	18	..	..	61.69	33.23	..	5.08	..	100.00	2.41
Unpaid family labour	3	..	..	100.00	..	..	..	..	100.00	0.83
Unemployed	..	..	..	..	..	..	..	..	..	..
Not in labour force	159	35.17	50.74	2.82	7.57	2.84	..	0.86	100.00	20.36
Sub-group .	452	13.22	19.22	47.91	17.36	1.74	0.23	0.32	100.00	54.17

1	2	3	4	5	6	7	8	9	10	11
Female										
Employer .	..	..	..	..	..	..	..	..	..	..
Employee .	10	..	..	82.10	17.90	..	..	..	100.00	1.04
Apprentice .	..	..	..	..	..	..	..	..	..	..
Self-employed	19	..	6.77	68.86	13.76	10.61	..	..	100.00	1.38
Unpaid family labour .	36	..	2.57	72.35	25.08	..	..	..	100.00	6.66
Unemployed	3	..	..	63.69	36.31	..	..	..	100.00	0.46
Not in labour force .	308	16.33	27.68	34.99	15.78	2.40	1.50	1.32	100.00	36.29
Sub-group .	376	12.93	22.50	42.80	17.33	2.22	1.18	1.04	100.00	45.83
All .	828	13.08	20.72	45.58	17.34	1.96	0.67	0.65	100.00	100.00
Number of members (unestimated)		113	170	391	137	11	3	3	828	—

It has to be borne in mind that the universe covered in this case was only a particular section of working class population in Kodarma comprising families which derived a major part of their income from employment in registered mines. Naturally, the percentage of unemployed was small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 43 per cent.

3.6 Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance ; an earning dependant as one whose income was not adequate for his/her own maintenance and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given in table 3.4.

TABLE 3.4

Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<i>Earners</i>										
Male	283	..	0.26	74.89	23.34	1.13	0.38	..	100.00	32.59
Female	12	..	..	83.36	16.64	..	..	..	100.00	1.12
Sub-total	295	..	0.25	75.19	23.11	1.09	0.36	..	100.00	33.71
<i>Earning dependants</i>										
Male	11	..	..	73.18	26.82	..	..	..	100.00	1.32
Female	53	..	3.32	71.47	23.37	1.84	..	..	100.00	7.96
Sub-total	64	..	2.85	71.71	23.86	1.58	..	..	100.00	9.28
<i>Non-earning dependants</i>										
Male	153	35.34	50.99	2.83	7.12	2.85	..	0.87	100.00	20.26
Female	311	16.12	27.34	35.35	16.04	2.37	1.48	1.30	100.00	36.75
Sub-total	469	22.95	35.74	23.80	12.87	2.54	0.95	1.15	100.00	57.01
TOTAL	828	13.08	20.72	45.58	17.34	1.96	0.67	0.65	100.00	100.00
Number of members (unestimated)		113	170	391	137	11	3	3	828	x

Earners and earning dependants constituted about 43 per cent. of the total ; 34 per cent. being males and 9 per cent. females. Earners and earning dependants mostly came in the age-group 15 to 54 years. The non-earning dependants constituting of 57 per cent. mainly consisted of children and women doing house-hold work.

3.7 Family size, composition, economic status and earning strength by income

3.7.1 Analysis by family income

For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. The two-way distribution of families by income and size is given in table 3.5.

TABLE 3.5

Percentage distribution of families by family income and family size

Family size	Monthly family income class (Rs.)							All
	< 30	30-60	60-90	90-120	120-150	150-210	210 and above	
1	2	3	4	5	6	7	8	9
One	47.68	61.14	33.50	21.62	..	..	..	42.16
Two and three	3.23	17.18	16.03	11.34	..	..	..	13.26
Four and five	20.63	15.26	23.49	11.37	32.10	..	36.12	18.10
Six and seven	12.22	5.16	17.18	38.41	28.54	12.37	..	13.92
Above seven	11.24	1.26	9.80	17.26	39.36	87.63	63.88	12.56
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	16.74	37.85	26.19	10.41	3.17	4.20	1.44	100.00
Number of families (unestimated)	39	92	58	26	11	6	4	236

Family income, on the whole, tended to increase with the size of the family and in higher income classes there was a larger percentage of large-sized families.

The composition of families by the economic status of members is given in table 3.6.

TABLE 3-6

Composition of families by economic status

Category of members	Average number of members per family by monthly family income class (Rs.)								All
	<30	30— 460	60— 90	90— 120	120— 150	150— 210	210 and above		
1	2	3	4	5	6	7	8	9	
<i>Earners</i>									
Adult male . . .	1.18	0.95	1.15	1.27	1.67	2.00	2.72	1.17	
Adult female . . .	..	0.07	0.04	0.01	0.10	..	..	0.04
Children male . . .	..	..	..	0.03	..	..	..	0.00
Children female . . .	..	..	..	..	..	..	..	..
All earners . . .	1.18	1.02	1.19	1.31	1.77	2.00	2.72	1.21	
<i>Earning dependants</i>									
Adult male . . .	0.04	..	0.08	0.05	..	0.25	0.28	0.05	
Adult female . . .	0.81	0.09	0.13	0.56	0.48	..	..	0.28
Children male . . .	..	..	..	..	..	..	..	..
Children female . . .	0.03	..	0.01	..	..	..	..	0.01
All earning dependants . . .	0.88	0.09	0.22	0.61	0.48	0.25	0.28	0.34	
<i>Non-earning dependants</i>									
Adult male . . .	..	0.04	0.16	0.05	0.20	0.63	0.36	0.10
Adult female . . .	0.35	0.49	0.77	1.05	1.48	2.75	2.15	0.74	
Children male . . .	0.65	0.23	0.59	1.17	1.81	1.78	1.83	0.64	
Children female . . .	0.61	0.30	0.64	0.83	1.14	1.53	0.32	0.57	
All non-earning dependants . . .	1.61	1.06	2.16	3.10	4.63	6.69	4.66	2.05	
<i>Total</i>									
Adult male . . .	1.22	0.99	1.39	1.37	1.87	2.88	3.36	1.32	
Adult female . . .	1.16	0.65	0.94	1.62	2.06	2.75	2.15	1.06	
Children male . . .	0.65	0.23	0.59	1.20	1.81	1.78	1.83	0.64	
Children female . . .	0.64	0.30	0.65	0.83	1.14	1.53	0.32	0.58	
All members . . .	3.67	2.17	3.57	5.02	6.88	8.94	7.66	3.60	
Number of members (unesti- mated) . . .	109	189	219	142	82	54	33	828	

The average number of members per family was 3·60. Of these, 1·21 were earners, 0·34 earning dependants and 2·05 non-earning dependants. The proportion of earners to the total members increased with a rise in the level of income up to the income class 'Rs.30 to less than Rs. 60' decreased thereafter, and again increased in the highest income class.

More light on the variation in the earning strength with family income is thrown by table 3·7 which gives the distribution of families by earning strength and income.

TABLE 3·7
Percentage distribution of families by earning strength

Earning strength	Monthly family income class (Rs.)								All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above		
1	2	3	4	5	6	7	8	9	
One earner . . .	62·28	90·90	71·40	58·08	19·03	..	..	70·19	
One earner and one or more earning dependants . . .	28·81	8·12	10·43	10·32	4·94	..	..	11·86	
Two earners . . .	..	0·52	15·39	22·64	59·42	75·26	..	11·62	
Two earners and one or more earning dependants . . .	2·33	..	1·77	8·96	16·61	24·74	27·75	3·75	
Three earners . . .	..	..	..	..	..	..	72·25	1·04	
Three earners and one or more earning dependants . . .	3·95	0·46	1·01	..	..	..	..	1·10	
More than three earners with or without earning dependants	2·63	..	..	..	..	..	..	0·44	
TOTAL . . .	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	

Taking all families, those having one earner were in a majority being about 70 per cent. of the total. The percentage of families having three earners or more was rather small.

Table 3·8 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the calendar month preceding the date of survey were more than the similar earnings of any other earner of the family employed in a registered mine.

TABLE 3·8

Percentage distribution of families by income and earning strength by relationship with the main earner

Family earning strength by relationship with the main earner	Number of families (unestimated)	Monthly family income class (Rs.)								Total	Percentage distribution of all families by earning strength
		Below 30	30-40	40-60	60-90	90-120	120-150	150-210	210 and above		
1	2	3	4	5	6	7	8	9	10	11	
Self	161	14·85	49·03	26·64	8·62	0·86	..	..	100·00	70·19	
Self and wife or husband	14	22·80	48·33	26·33	2·54	..	..	..	100·00	5·73	
Self and one or more children	6	21·79	..	35·82	19·70	22·69	..	..	100·00	2·90	
Self, wife or husband and one or more children . . . . .	..	..	..	..	..	..	..	..	..	..
Self and one or more other family members	39	6·05	1·51	22·40	16·95	9·47	32·49	11·13	100·00	12·91	
Self, wife or husband and one or more other family members	15	44·44	3·75	25·32	18·05	8·44	..	..	100·00	8·09	
Self, one or more children and one or more other family members . . . . .	..	..	..	..	..	..	..	..	..	..
Self, wife or husband, one or more children and one or more other family members	1	..	100·00	..	..	..	..	..	100·00	0·18	
All families	236	16·74	37·85	26·19	10·41	3·17	4·20	1·44	100·00	100·00	
Number of families (unestimated)	x	39	92	58	26	11	6	4	236	x	

Taking all the families, the main earner was the sole earner in 70 per cent. of the cases. In 6 per cent. of the cases he/she was assisted by wife or husband and in about 3 per cent. of the cases by children and in about 13 per cent. of the cases by other family members.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3·9 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family

and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.6. These type of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.9

Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							All
	< 30	30 . < 60	60 . < 90	90— < 120	120— < 150	150 — < 210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband	17.31	23.68	41.43	54.23	68.95	100.00	27.75	35.14
Son or daughter	97.53	40.89	84.86	161.10	174.14	165.85	52.79	84.04
Father, mother, uncle, aunt	8.91	23.51	25.83	19.03	42.50	125.77	89.44	27.04
Brother, sister, cousin	15.53	5.58	36.97	35.67	75.96	62.88	87.70	24.41
Nephew, niece	12.56	8.09	1.60	20.37	75.41	88.60	108.37	15.37
Father-in-law, mother-in-law, brother-in-law, sister-in-law	7.62	3.69	12.42	19.14	26.68	126.74	100.00	15.52
Son-in-law, daughter-in-law . . . . .	..	..	2.51	..	..	..	..	0.66
Grand children . . . . .	..	..	6.52	..	..	..	..	1.71
Others	1.07	..	3.65	..	..	..	..	1.14
TOTAL	160.53	105.44	215.79	309.54	463.64	669.84	466.05	205.03
<i>Living away from family</i>								
Wife or husband . . . . .	..	13.61	9.01	7.50	..	..	..	8.29
Son or daughter . . . . .	..	21.82	13.75	24.98	..	..	..	14.46
Father, mother, uncle, aunt	1.78	12.66	17.10	7.50	..	..	..	10.35
Brother, sister, cousin	0.89	7.15	3.96	..	..	..	..	3.89
Nephew, niece . . . . .	..	..	2.89	15.01	..	..	..	2.32
Father-in-law, mother-in-law, brother-in-law, sister-in-law	0.89	..	3.96	..	..	..	..	1.19
Son-in-law, daughter-in-law . . . . .	..	..	..	..	..	..	..	..
Grand children . . . . .	..	..	..	..	..	..	..	..
Others . . . . .	..	2.75	..	..	..	..	..	1.04
TOTAL	3.56	57.99	50.67	54.99	..	..	..	41.54
<i>Dependent units</i>								
Number of dependent units living away per 100 families	47.99	44.22	23.03	18.24	16.61	..	..	33.24

Although the number of dependants living with family increased progressively with the increase in the monthly family income except in the family income classes, 'Rs. 30 to less than Rs. 60' and 'Rs. 210 and above', there was no such clear tendency in the case of dependants living away. The dependant units, however, showed a tendency to decrease with increase in income.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3·10 by three broad income classes. The first two groups, viz., unmarried earner and husband or wife, consist of single worker who may have dependants living elsewhere.

TABLE 3·10

Percentage distribution of families by family composition (in terms of relationship with the main earner) and income

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)								
	Unmar- ried earner	Hus- band or wife	Hus- band and wife	Hus- band, wife and child- ren	Hus- band, wife, child- ren and other members	Unmar- ried earner and other members	Rest	All	
1	2	3	4	5	6	7	8	9	
Below 60	76·68	72·98	36·26	45·13	39·05	62·58	36·50	54·59	
60 < 120	23·32	27·02	63·74	51·09	38·03	18·71	42·96	36·60	
120 and above	..	..	..	3·78	22·92	18·71	20·54	8·81	
TOTAL	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	
Percentage of families to total	8·69	33·47	3·26	17·43	21·24	1·61	14·30	100·00	
Number of families (unestima- ted)	18	81	7	43	41	5	41	236	

Family types consisting of husband or wife; husband, wife, children and other members and husband, wife and children taken together constituted about 72 per cent. of the total families.

Table 3·11 gives the distribution of families by family composition in terms of adults/children (excluding dependants living away) and level of income.

TABLE 3·11

Percentage distribution of families by family composition in terms of adults/children and income

Monthly family income class (Rs.)	Family composition (in terms of adults/children)											All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	3 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families		
	1	2	3	4	5	6	7	8	9	10	11	12
Below 60	73·74	100·00	41·87	61·36	32·92	56·42	75·58	48·02	38·89	27·57	54·59	
60—<120	26·26	..	58·13	38·64	67·08	43·58	24·42	51·98	47·16	38·35	36·60	
120 and above	..	..	..	..	..	..	..	..	13·95	34·08	8·81	
TOTAL	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	
Percentage of families to total	42·16	1·01	5·27	4·29	5·86	5·87	2·70	1·85	9·04	21·95	100·00	
Number of families (unestimated)	99	3	16	12	14	14	7	7	17	47	236	

The common type of families were 1 adult and 3 adults and more than 1 child. Comparing the distribution by income classes it will be seen that only the families consisting of '3 adults and more than one child' and 'other families' were in the highest income class 'Rs. 120 and above'.

3·72 Analysis by per capita income

Per capita income of families allows for variations in the size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of the data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analyses of data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3·12 gives the percentage distribution of families by monthly per capita income classes and family size.

TABLE 3·12

Percentage distribution of families by per capita income and family size

Family size	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One	11·89	20·54	7·45	1·93	29·32	22·73	95·00	83·19	100·00	42·16
Two and three	8·30	13·51	1·51	26·21	24·46	50·03	5·00	11·21	..	13·26
Four and five	33·65	..	36·78	32·17	17·84	16·41	..	5·60	..	18·10
Six and seven	26·11	33·93	29·57	25·72	9·35	..	..	..	..	13·92
Above seven	20·05	32·02	24·69	13·97	19·03	10·83	..	..	..	12·56
TOTAL	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	10·26	3·89	17·69	13·88	11·99	6·20	18·12	9·26	8·71	100·00
Number of families (un-estimated).	23	11	40	39	24	22	40	22	15	236

It will be seen that the percentage of families in higher per capita income classes tended to decline with the increase in the size of the family.

Table 3·13 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3·13

Composition of families (economic status) by per capita income classes

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners	1·33	1·24	1·31	1·28	1·31	1·30	1·05	1·11	1·00	1·21
Earning dependants.	1·41	1·12	0·48	0·31	0·06	0·21	..	..	..	0·34
Non-earning dependants.	3·01	3·14	4·11	3·45	2·50	1·58	..	0·17	..	2·05
All members	5·75	5·50	5·90	5·04	3·87	3·09	1·05	1·28	1·00	3·60

The proportion of earners to total members in the family generally increased with increase in the per capita income. The proportion of earning dependants and non-earning dependants, on the other hand, showed generally a declining trend with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

CHAPTER 4

FAMILY INCOME AND RECEIPTS

4.1 Concepts and definitions

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail :

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions ;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade and profession ; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concessions, interest and dividends and chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

4.2 Average monthly income per family and per capita

The average monthly income per family was Rs. 60.16 and the average income per capita was Rs. 16.73. The average monthly income per family and per capita according to different family income classes is given in table 4.1.

TABLE 4.1

Average monthly income by income classes

Item	Monthly family income class (Rs.)							Total
	< 30	30 — < 60	60 — < 90	90 — < 120	120 — < 150	150 — < 210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family	. . . (—)13.90	46.80	72.76	103.05	133.47	178.60	226.55	60.16
Average per capita	. . . 5.47	15.55	17.51	23.47	24.27	31.71	46.03	16.73
Percentage of families to total	16.74	37.85	26.19	10.41	3.17	4.20	1.44	100.00

The average monthly income per family varied from a negative income of Rs. 13.90 in the lowest income class to Rs. 226.55 in the highest income class. The average income per capita increased with the increase in family income.

4.3 Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

Average monthly income by source, category of earner and family income classes

Category of earner and source	Monthly family income class (Rs.)							All
	< 30	30 — < 60	60 — < 90	90 — < 120	120 — < 150	150 — < 210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment	. . . 26.47	38.72	57.22	73.53	83.54	70.80	100.70	48.79
Self employment.	. . . (—)17.10	0.25	4.54	15.53	34.63	74.48	80.24	5.42
Other sources	. . . 1.96	3.33	7.18	7.50	9.99	7.49	9.35	5.03
Sub-total : by men	11.33	42.30	68.94	96.56	128.16	152.77	190.29	59.24

TABLE 4.2—*contd.*

	1	2	3	4	5	6	7	8	9
Women									
Paid employment		2.63	0.49	..	3.33	..	..	1.23	
Self employment	(—)0.57	0.56	0.36	1.95	..	..	..	0.42	
Other sources		0.09	..	..	..	..	..	0.03	
Sub-total : by women	(—)0.57	3.28	0.85	1.95	3.33	..	..	1.68	
Children									
Paid employment . . . . .		..	..	0.72	..	..	..	0.08	
Self employment . . . . .		..	0.13	..	..	..	..	0.03	
Other sources . . . . .		..	0.01	..	..	..	..	0.00	
Sub-total : by children		..	0.14	0.72	..	..	..	0.11	
Family									
Paid employment . . . . .		..	..	..	..	..	..	..
Self employment	(—)26.98	0.93	2.36	2.87	1.65	25.21	36.26	(—)1.62	
Other sources		2.32	0.29	0.47	0.95	0.33	0.62	..	0.75
Sub-total : by family	(—)24.66	1.22	2.83	3.82	1.98	25.83	36.26	(—)0.87	
Total									
Paid employment	26.47	41.35	57.71	74.25	86.87	70.80	100.70	50.10	
Self employment	(—)44.65	1.74	7.39	20.35	36.28	99.69	116.50	4.25	
Other sources	4.28	3.71	7.66	8.45	10.32	8.11	9.35	5.81	
Total income	(—)13.90	46.80	72.76	103.05	133.47	178.60	226.55	60.16	
Percentage of families to total	16.74	37.85	26.19	10.41	3.17	4.20	1.44	100.00	

An analysis of income by category of earners shows that men constituted the largest amount to the average monthly family income from all the three sources. Whatever small amount was contributed by women and children was restricted to middle income classes.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

Average monthly income per family by category of earner, source and monthly per capita income classes

Category of earner and source	Monthly per capita income class (Rs.)										
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All	
	1	2	3	4	5	6	7	8	9	10	11
Men											
Paid employ- ment.	33.30	29.56	46.76	51.05	48.31	62.83	40.81	58.84	72.73	48.79	
Self emp- loyment.	(—)28.77	1.25	8.62	12.38	30.15	14.59	0.04	5.92	..	5.42	
Other sources	3.15	2.86	7.26	8.74	5.50	4.16	1.50	3.33	6.74	5.03	
Sub-total : by men	7.68	33.67	62.64	72.17	83.96	81.58	42.35	68.09	79.47	59.24	
Women											
Paid employ- ment.	0.17	..	0.40	1.66	1.67	11.70	2.34	1.97	..	1.23	
Self employ- ment.	(—)0.92	..	0.65	2.11	0.19	..	..	0.85	..	0.42	
Other sources	..	..	..	0.07	0.10	..	..	0.13	..	0.03	
Sub-total : by women	(—) 0.75	..	1.05	3.84	1.96	11.70	2.34	2.95	..	1.68	
Children											
Paid employ- ment.	..	..	..	0.54	..	..	..	..	..	0.08	
Self em- ployment.	..	0.68	..	0.05	..	..	..	..	..	0.03	
Other sources	..	..	..	0.02	..	..	..	..	..	0.00	
Sub-total : by children.	..	0.68	..	0.61	..	..	..	..	..	0.11	
Family											
Paid employ- ment.	..	..	..	..	..	..	..	..	..	..
Self em- ployment.	(—)44.45	4.91	6.68	7.32	2.61	3.84	..	..	..	(—)1.62	
Other sources	3.76	3.61	0.88	0.45	..	0.17	..	..	..	0.75	
Sub-total : by family.	(—)40.69	8.52	7.56	7.77	2.61	4.01	..	..	..	(—)0.87	
Total											
Paid em- ployment	33.47	29.56	47.16	53.25	49.98	64.53	43.15	60.81	72.73	50.10	
Self em- ployment.	(—)74.14	6.84	15.95	21.86	32.95	18.43	0.04	6.77	..	4.25	
Other sources	6.91	6.47	8.14	9.28	5.60	4.33	1.50	3.46	6.74	5.81	
Total income(—)	33.76	42.87	71.25	84.39	88.53	87.29	44.69	71.04	79.47	60.16	

The average monthly income per family increased from Rs. 42·87 in the per capita income class 'Rs. 5 to less than Rs. 10' to Rs. 88·53 in the per capita income class 'Rs. 20 to less than Rs. 25', decreased in the next two per capita income classes to Rs. 44·69 and thereafter again increased to Rs. 79·47 in the highest per capita income class.

4·4 Income and other receipts by components

Table 4·4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4·4

Average monthly receipts by components and family income classes

Type of receipt	Monthly family income class (Rs.)							All
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances	25·11	36·28	49·16	66·64	80·30	65·92	93·39	44·41
Bonus and commission . . . . .	..	1·89	2·77	4·53	2·42	4·83	6·23	2·28
Concession	1·36	2·37	3·46	1·42	4·15	..	..	2·31
Rest . . . . .	..	0·81	2·32	1·66	..	..	1·08	1·10
Sub-total : paid employment	26·47	41·35	57·71	74·25	86·87	70·80	100·70	50·10
<i>Self-employment</i>								
Agriculture	(—)44·93	1·65	6·45	15·80	32·46	70·00	76·40	1·50
Animal husbandry	0·28	0·07	0·26	3·15	2·53	29·69	40·10	2·38
Trade . . . . .	..	..	..	..	..	..	..	..
Rest . . . . .	..	0·02	0·68	1·40	1·24	..	..	0·37
Sub-total : self-employment	(—)44·65	1·74	7·39	20·35	36·28	99·69	116·50	4·25
<i>Other income</i>								
Rent	2·97	1·21	1·83	2·51	3·43	4·90	5·91	2·09
Rest	1·31	2·50	5·83	5·94	6·89	3·21	3·44	3·72
Sub-total : other income	4·28	3·71	7·66	8·45	10·32	8·11	9·35	5·81
Total income	(—)13·90	46·80	72·76	103·05	133·47	178·60	226·55	60·16

TABLE 4.4—*contd.*

	1	2	4	5	6	7	8	9
<i>Other receipts</i>								
Sale of assets other than shares, etc.		3.15	0.68	0.61	0.35	..	..	0.8
Credit purchase		5.0	1.15	1.02	1.10	0.39	..	1.67
Loan taken		61.67	9.67	7.55	3.12	1.23	..	16.33
Rest		7.95	6.75	2.51	3.52	0.93	..	4.94
Sub-total : other receipts		77.81	18.25	11.69	8.09	2.55	..	23.92
Total receipts		63.91	65.05	84.45	111.14	136.02	178.60	226.55
								84.08

A major portion (74 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution of basic wages and allowances to the total income decreased with the increase in income except in the highest income class.

Income from bonus and commission was only Rs. 2.28 or about 4 per cent. of the total income. The families in the lowest income class did not receive any bonus or commission.

The average monthly income from concessions and "rest" comprising overtime earnings, etc. worked out to only Rs. 2.31 or about 4 per cent. and Rs. 1.10 or about 2 per cent. of the total income respectively.

Income from 'Self-employment' worked out to Rs. 4.25 or about 7 per cent. of the total income. Its contribution to the total monthly income was relatively more than that from paid employment in the income classes of Rs. 150 and above but showed a heavy negative income in the lowest income class. Income from 'other sources' amounted to Rs. 5.81 or about 10 per cent. of the total income.

'Other receipts' obtained through decreasing assets and increasing liabilities, comprise receipts from sale of assets, shares and securities, withdrawal of savings, credit purchase and loans taken, etc. These 'other receipts' amounted to Rs. 23.92 or 40 per cent. of the total income taking all families together. The percentage of 'other receipts' to the total monthly income decreased with the increase in income.

4.5 Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

Average monthly income and other receipts by components and family size

(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances . . .	37.45	52.93	36.35	46.81	44.93	44.97	55.27	61.94	44.41
Bonus and Commission . . .	2.44	3.02	1.64	2.48	0.79	1.87	3.28	2.47	2.28
Over time earnings . . .	0.05	..	0.14	..	..	..	..	0.16	0.05
Other earnings . . .	0.95	3.85	1.78	1.14	0.53	0.83	1.17	..	1.05
Concession . . .	3.77	3.18	2.61	2.38	0.13	0.83	0.00	..	2.31
TOTAL . . .	44.66	62.98	42.52	52.81	46.38	48.50	59.72	64.57	50.10
<i>Income from Self employment</i>									
Boarding and lodging services . . .	0.02	..	..	..	..	..	..	..	0.01
Agriculture . . .	0.19	0.50	1.92	7.71(-)	45.85	8.60	11.01	20.86	1.50
Animal husbandry . . .	..	..	2.06	3.81	..	1.97	6.09	10.99	2.38
Trade . . .	..	..	..	..	..	..	..	..	..
Profession . . .	..	..	..	..	0.40	1.97	0.00	0.55	0.29
Others . . .	..	..	..	0.09	0.26	..	..	0.32	0.07
TOTAL . . .	0.21	0.50	3.98	11.61(-)	45.19	12.54	17.10	32.72	4.25
<i>Other income</i>									
Net rent from land . . .	..	..	..	..	..	..	..	..	..
Net rent from house . . .	0.10	0.67	1.78	2.76	4.61	3.42	4.21	5.81	2.09
Net rent-others . . .	..	..	..	..	..	..	..	..	..
Pension . . .	..	..	..	..	..	..	..	..	..
Cash assistance . . .	..	..	..	..	..	..	..	0.48	0.06
Gifts, concessions . . .	2.68	2.68	5.35	5.42	3.82	4.25	5.39	3.82	3.66
Interest and dividends . . .	..	..	..	..	..	..	..	..	..
Chance games and lotteries . . .	..	..	..	..	..	..	..	..	..
TOTAL . . .	2.78	3.35	7.13	8.18	8.43	7.67	9.60	10.11	5.81
TOTAL INCOME . . .	47.65	66.83	53.63	72.60	9.62	68.71	86.42	107.40	60.16

	1	2	3	4	5	6	7	8	9	10
<i>Other gross receipts</i>										
Sale of shares and securities . . .	..	..	..	0.10	..	..	..	..	..	0.01
Withdrawal of savings . . .	7.02	0.34	7.68	1.71	3.03	3.52	5.62	0.96	4.65	
Sale of other assets . . .	..	..	..	1.52	0.52	1.66	2.34	4.14	0.98	
Credit purchase . . .	0.26	2.85	2.88	0.48	9.22	2.18	..	1.75	1.67	
Loan taken . . .	1.83	2.51	3.02	1.62	53.36	39.27	17.80	51.11	16.33	
Rest . . .	0.21	..	0.27	0.09	0.53	0.31	..	0.72	0.28	
TOTAL . . .	9.32	5.70	13.85	5.52	66.66	46.94	25.76	58.68	23.92	
TOTAL RECEIPTS . . .	56.97	72.53	67.48	78.12	76.28	115.65	112.18	166.08	84.08	
Percentage of families by size . . .	42.16	5.97	7.29	10.51	7.59	9.65	4.27	12.56	100.00	

The average income per family increased from Rs. 47.65 in case of single-member families to Rs. 107.40 in case of families having over 7 members but did not show any clear trend in relation to size of the family up to the size class consisting of five members.

Income from paid employment constituted about 83 per cent. of the total income. "Basic wages and allowances" was by far the most important component of income from paid employment in all size-classes. The contribution of other sources such as bonus and commission, overtime earnings and other earnings was rather small. Income from concessions worked out to about 4 per cent. and its percentage contribution to total monthly income generally showed a declining trend with the increase in the family size groups.

Income from self-employment and 'other incomes' e.g., rent, cash assistance, etc., were respectively 7 and 10 per cent. of the total income and these did not show any definite trend with the size of the families.

4.6 Income and other receipts by family composition

4.61 In terms of relationship with the main earner

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4·6

Average monthly income and receipts by family composition in terms of relationship with the main earner

(In Rupees)

Item	Family composition (in terms of relationship with the main earner)							
	Unmar- ried earner	Hus- band or wife	Hus- band and wife	Hus- band, wife and children	Hus- band, wife, children and other members	Unmar- ried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Income . . .	47·70	47·59	75·66	61·67	67·73	70·97	78·90	60·16
Other receipts . . .	7·26	9·90	1·60	15·67	66·46	22·08	18·92	23·92
TOTAL .	54·96	57·49	77·26	77·34	134·19	93·05	97·82	84·08
Percentage of families to total .	8·69	33·47	3·26	17·43	21·24	1·61	14·30	100·00

The average monthly receipts per family amounted to Rs. 84·08. The major portion (Rs. 60·16) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 23·92 was derived from 'Other receipts' comprising sale of assets, shares and securities, loans, and withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played an important part in the case of families consisting of husband, wife, children and other members and unmarried earner and other members, the proportion of such receipts to the income being about 98 per cent. and 31 per cent. respectively. These receipts, however, accounted for about 25 per cent., 21 per cent. and 15 per cent. of the income respectively in case of families consisting of husband, wife and children; husband or wife and unmarried earner.

4·62 In terms of the number of adults /children

Table 4·7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

Average monthly income and other receipts by family composition in terms of adults/children

(In Rupees)

Item	Family composition in terms of adults/children										All	
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families		
	1	2	3	4	5	6	7	8	9	10	11	12
Income	48.10	39.08	71.65	56.62	59.15	54.89	49.03	65.26	39.79	92.85	60.16	
Other receipts	9.36	5.67	5.42	8.45	8.52	27.12	23.81	3.08	46.67	55.50	23.92	
TOTAL	57.46	44.75	77.07	65.07	67.67	82.01	72.84	68.34	86.46	148.35	84.08	
Percentage of families to total	42.16	1.01	5.27	4.29	5.86	5.87	2.70	1.85	9.04	21.95	100.00	

The average monthly income for families having '2 adults', '3 adults and 1 child' and 'other families' was higher than the average income for all families taken together. The proportion of 'other receipts' to the income as well as to total receipt was appreciably low in case of families consisting of 2 adults, 3 adults and 1 child.

CHAPTER 5

FAMILY EXPENDITURE AND DISBURSEMENTS

5.1 Concepts and definitions

5.11 Disbursements

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows :—

Expenditure on current living

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light ;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
 - (a) Medical care,
 - (b) Personal care,
 - (c) Education and reading,
 - (d) Recreation and amusement,
 - (e) Transport and communication,
 - (f) Subscription, and
 - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

Capital outlays

- (i) Savings and investment; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of

transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market, purchases at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12 Treatment of non-family members

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants, or paying guests who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ($f/f+e$ where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra person (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible, it was not counted under 'e'.

5.13 Consumption co-efficients

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research :

[illegible]

5.2 Expenditure pattern

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 60·16 and the average consumption expenditure worked out to Rs. 65·97 leaving a deficit of Rs. 5·81. When items such as remittances to dependants, taxes, interest on loans were also included, i.e., expenditure for current living was considered, deficit increased to Rs. 13·01. The analysis will first be made in terms of total consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays will be discussed separately.

5.21 Consumption expenditure

Of the average consumption expenditure of Rs. 65·97 per family per month, an expenditure of Rs. 45·50 or about 69 per cent. was incurred on food, Rs. 3·12 or 5 per cent. on tobacco, *pan*, *supari* and intoxicants, Rs. 4·92 or about 7 per cent. on fuel and lighting, Rs. 3·63 or 6 per cent. on housing, water charges and household appliances, etc., Rs. 5·86 or about 9 per cent. on clothing, bedding, headwear and footwear, etc., and Rs. 2·94 or about 4 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 15·12 per month. Table 5·1 gives the details of average expenditure on food per adult consumption

unit for the different income classes. These figures fluctuated within narrow limits.

TABLE 5·1

Average expenditure on food per adult consumption unit by income classes

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30	3·67	3·03	49·46	16·32
30—<60	2·17	1·89	29·04	15·37
60—<90	3·57	2·98	45·00	15·10
90—<120	5·02	4·05	62·64	15·47
120—<150	6·88	5·49	78·34	14·27
150—<210	8·94	7·34	99·30	13·53
210 and above	7·66	6·59	86·14	13·07
ALL INCOME	3·60	3·01	45·50	15·12

5·22 Non-consumption outgo and capital outlays

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investment and debts repaid, worked out to Rs. 11·17 or about 17 per cent. of the total consumption expenditure. Of this, an amount of Rs. 6·96 was diverted towards remittances to dependants, Rs. 3·16 towards savings and investment, Re. 0·81 towards repayment of debt and Re. 0·24 towards taxes, interest and litigation. Of these, repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The most important item under savings and investments was live-stock (Re. 0·70). Some expenditure was incurred on ornaments, etc., but the number of families reporting purchase of these items was very small. Under the sub-group 'interest and litigation', etc., the amount remitted to dependants was Rs. 6·96 and interest paid on loans accounted for Re. 0·20 only.

5·23 The budget of single-member families

Single-member families constituted about 42 per cent. of the total families. The average monthly income of single-member families was Rs. 47·65 and the average monthly consumption expenditure Rs. 33·80 leaving a surplus of Rs. 13·85. However, when items such as remittances to dependants, taxes and interest on loans which are parts of current living expenditure were included, the budget showed a deficit of Rs. 1·87 which was markedly less than the overall average deficit of Rs. 13·01 taking all families.

Table 5·2 shows a comparison of consumption expenditure patterns, in terms of percentage expenditure on various groups/sub-groups of consumption items between single-member families and multi-member families.

TABLE 5·2
Percentage expenditure on groups/sub-groups of items

Groups/sub-groups of items	Type of families		
	Single-member families	Multi-member families	All
1	2	3	4
Food	54·91	72·84	68·97
Pan, supari, tobacco and alcoholic beverages	7·19	4·05	4·73
Fuel and light	11·30	6·40	7·46
Rent for house and water charges	5·65	4·63	4·85
House repairs and upkeep, household appliances and furnishing and household services	0·92	0·58	0·65
Clothing, bedding, footwear, headwear and miscellaneous	14·29	7·39	8·88
Personal care	2·43	1·39	1·61
Education and reading	0·00	1·01	0·79
Recreation and amusement	0·03	0·07	0·06
Medical care	0·00	0·77	0·61
Other consumption expenditure	3·28	0·87	1·39
TOTAL	100·00	100·00	100·00

As compared to multi-member families, workers living singly spent proportionately less on food, recreation and amusement and more on clothing, bedding, footwear and headwear, etc., *Pan, supari*, etc., fuel and light, rent for house and water charges, house repairs, etc., personal care and other consumption expenditure consisting of transport and communication, subscription, gifts, charities and ceremonies, etc. Single-member families did not report any expenditure on education and reading and medical care. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 14·57 per month in case of multi-member families and Rs. 18·56 in case of single-member families. Taking important sub-groups under food, while the overall average expenditure in the case of multi-member families on cereals, pulses and prepared meals and other food sub-groups per adult consumption unit was Rs. 12·03 and 2·54 respectively, the average expenditure of single-member families on these items was Rs. 15·70 and 2·86 respectively. The average expenditure on non-food items was also markedly high in case of single-men. Thus single-men spent on an average Rs. 3·82, Rs. 1·91, Rs. 4·83 and Re. 0·82 on fuel and light, rent for house and water charges, clothing, bedding, footwear and headwear, etc. and personal care, respectively whereas the average expenditure per adult consumption unit on these items in case of multi-member families was Rs. 1·28, Re. 0·93, Rs. 1·48 and Re. 0·28 respectively.

5.3 Levels of expenditure by income and family type

The overall average monthly expenditure per family was Rs. 73·17, the average monthly per capita Rs. 20·34 and per adult consumption unit Rs. 24·32. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3
Average monthly expenditure by income classes

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
Monthly expenditure								
Average per family	72·41	55·81	70·95	106·43	107·19	119·30	128·79	73·17
Average per capita	19·78	25·71	19·85	21·20	15·59	13·34	16·81	20·34
Average per adult consumption unit	23·88	29·55	23·78	26·29	19·53	16·24	19·55	24·32
Percentage of families to total	16·74	37·85	26·19	10·41	3·17	4·20	1·44	100·00

The average monthly expenditure per family varied from Rs. 55·81 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 128·79 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. The average expenditure per capita and per adult consumption unit did not bear any distinct relationship with the income groups. The expenditure per capita and per adult consumption unit was, however, relatively low in case of higher income classes of Rs. 120 and above.

Table 5·4 shows how families with different compositions (in terms of relationship with the main earner) were distributed in the three expenditure classes. Table 5·5 shows such a distribution of families in terms of their adult/child composition.

TABLE 5·4

Percentage distribution of families by family composition (in terms of relationship with the main earner) and monthly family expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with the main earner)							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife, and children	Husband, wife, children and other members	Unmarried earner and other members	Rest	All
1	2	3	4	5	6	7	8	9
Below 60	87·13	64·78	40·89	30·68	9·99	76·98	35·77	44·21
60—<120	12·87	35·22	59·11	64·60	40·40	23·02	53·09	42·67
120 and above . . . .	..	..	..	4·72	49·61	..	11·14	13·12
TOTAL	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	8·69	33·47	3·26	17·43	21·24	1·61	14·30	100·00

TABLE 5.5

Percentage distribution of families by family composition (in terms of adults/children) and monthly family expenditure

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	69.64	69.94	44.74	67.31	24.14	15.65	67.82	69.01	11.64	11.41	44.21
60—<120	30.36	30.06	55.26	32.69	75.86	81.69	32.18	30.99	76.75	34.75	42.67
120 and above	..	..	..	..	..	2.66	..	..	11.61	53.84	13.12
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	42.16	1.01	5.27	4.29	5.86	5.87	2.70	1.85	9.04	21.95	100.00

5.4 Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on sub-groups and groups of consumption items in various monthly family income classes shows how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed latter in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6

Average monthly expenditure per family on groups and sub-groups of items by family income classes

Sub-groups and groups of items	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
Food								
Cereals and cereal products .	34.81	16.90	31.60	43.33	61.07	71.36	55.40	30.77
Pulses and pulse products .	2.94	1.73	3.19	4.17	4.30	7.17	5.23	2.94
Oil seeds, oils and fats .	1.32	0.99	1.83	2.16	1.70	3.21	4.00	1.58
Meat, fish and eggs .	1.37	0.49	0.96	1.64	0.58	..	0.42	0.86
Milk and milk products .	0.79	0.28	0.82	4.04	2.57	11.13	14.81	1.63
Vegetables and vegetable products .	1.64	0.87	1.52	2.16	2.26	2.41	1.20	1.40
Fruits and fruit products .	..	0.04	..	..	..	..	..	0.02
Condiments, spices, sugar, etc.	2.66	1.12	2.35	3.92	3.10	3.50	4.56	2.21
Non-alcoholic beverages .	0.02	0.05	0.11	0.24	..	..	..	0.08
Prepared meals and refreshments .	3.91	6.57	2.62	0.98	1.76	0.52	0.50	4.01
Sub-total : food .	49.46	29.04	45.00	62.64	78.34	99.30	86.14	45.50
Non-food								
Pan, supari .	0.08	0.04	0.03	0.02	0.02	0.01	..	0.04
Tobacco and products .	1.11	0.85	1.13	1.22	1.49	1.43	2.29	1.07
Alcoholic beverages, etc. .	2.79	1.61	1.95	1.54	2.23	2.65	5.67	2.01
Fuel and light .	2.66	3.27	7.72	7.67	5.65	4.14	4.20	4.92
House rent, water charges, repairs, etc. .	3.94	2.47	3.03	3.62	4.92	4.90	5.91	3.21
Furniture and furnishings .	0.04	0.06	0.18	0.22	0.09	..	0.05	0.11
Household appliances, etc. .	0.15	0.30	0.26	0.49	0.56	0.44	0.73	0.31
Household services .	..	..	..	..	..	..	..	..
Clothing, bedding and headwear .	2.99	4.58	3.03	10.11	9.08	4.32	17.28	4.78
Footwear .	0.30	0.34	0.05	0.06	..	..	..	0.20
Miscellaneous (laundry, etc.) .	1.02	0.83	0.78	1.29	0.63	0.51	0.82	0.88
Medical care .	1.17	0.10	..	1.28	1.25	..	..	0.40
Personal care .	0.98	0.88	1.18	1.08	2.12	1.54	1.83	1.06
Education and reading .	0.19	0.01	0.08	4.44	..	..	0.02	0.52
Recreation and amusement .	..	0.05	0.04	0.07	..	0.06	0.53	0.04
Transport and communication .	0.71	0.43	0.15	0.11	0.20	..	..	0.34
Subscription, etc. .	0.32	0.72	0.61	0.19	0.61	..	0.07	0.53
Personal effects and Miscellaneous expenses .	0.20	0.04	..	..	..	..	..	0.05
Sub-total : non-food .	18.65	16.58	20.22	33.41	28.85	20.00	39.40	20.47
Total consumption .	68.11	45.62	65.22	96.05	107.19	119.30	125.54	65.97

1	2	3	4	5	6	7	8	9
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation	0·79	0·08	0·09	0·08	..	..	3·25	0·24
Remittances to dependants	3·51	10·11	5·64	10·30	..	..	..	6·96
Savings and investment	1·54	2·54	4·55	2·80	4·32	7·41	..	3·16
Debts repaid	0·83	0·30	1·21	1·23	3·54	..	..	0·81
Total : non-consumption expenditure	6·67	13·03	11·49	14·41	7·86	7·41	3·25	11·17
Total disbursement	74·78	58·65	76·71	110·46	115·05	126·71	128·79	77·14
Percentage of families to total	16·74	37·85	26·19	10·41	3·17	4·20	1·44	100·00

The average monthly consumption expenditure per family was Rs. 65·97. Expenditure on food worked out to Rs. 45·50 or about 69 per cent. of the consumption expenditure. In analysing the pattern in terms of percentage expenditure it has to be borne in mind that single-member families, having a distinct consumption pattern of their own, featured in varying proportions in different income classes. Such factors vitiate the trend of percentage expenditure on specific groups or sub-groups with income in many cases. Subject to this, the proportion of expenditure on food to total consumption expenditure fluctuated in various income classes without showing any definite trend, ranging from 64 per cent. in the income class 'Rs. 30 to less than Rs. 60' to 83 per cent. in the income class 'Rs. 150 to less than Rs. 210'.

For other sub-groups under the food group, the expenditure as percentage of the total consumption expenditure on pulses and pulse products, oilseeds, oils, and fats, vegetables and vegetable products, condiments and spices, was more or less constant in different income classes ; and that on cereals and cereal products and milk and milk products showed no clear trend.

The non-food groups accounted for about 31 per cent. of the consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs and clothing, bedding and headwear sub-groups formed about 63 per cent. While the percentage expenditure on fuel and light generally showed a downward trend with the rise in income except in the first two classes 'less than Rs. 30' and 'Rs. 30 to less than Rs. 60', that on rent, water charges, repairs, etc., remained more or less constant and that on clothing, bedding and head wear did not show any clear trend.

As for other conventional necessities and luxuries, the proportionate expenditure fluctuated without showing any definite trend.

5.5 Expenditure by per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family on sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

Average monthly expenditure and disbursements per family on sub-groups and groups of items by per capita income classes

Sub-groups and groups of items	Monthly per capita income class (Rs.)									All
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and cereal products .	57.29	57.38	48.51	40.50	29.97	27.66	3.88	15.87	10.84	30.77
Pulses & pulse products .	4.80	3.98	3.37	4.69	2.35	3.55	0.57	2.69	2.06	2.94
Oil seeds, oils and fats .	2.23	2.70	2.01	2.06	1.80	1.89	0.20	1.61	0.95	1.58
Meat, fish and eggs .	2.66	0.31	1.42	0.18	0.35	0.82	0.09	1.02	1.10	0.86
Milk and milk products .	0.75	2.09	0.23	2.54	3.47	3.97	0.37	2.86	0.99	1.63
Vegetables and vegetable products .	2.53	3.09	1.83	1.83	0.99	1.80	0.45	0.98	0.64	1.40
Fruits and fruit products .	..	0.42	..	..	..	..	..	..	..	0.02
Condiments, spices, sugar, etc. .	4.32	3.09	2.99	2.30	1.82	2.42	0.31	2.50	1.59	2.21
Non-alcoholic beverages	0.04	..	0.05	0.01	..	0.20	0.09	0.36	..	0.08
Prepared meals and refreshments .	1.97	0.88	0.91	0.76	3.52	1.79	13.01	2.33	4.63	4.01
Sub-total : food .	76.59	73.94	61.32	54.87	44.27	44.10	18.97	30.22	22.80	45.50

1	2	3	4	5	6	7	8	9	10	11
<i>Non-food</i>										
Pan, supari .	0·12	0·01	0·03	0·02	0·03	0·03	0·06	..	0·03	0·04
Tobacco and products .	1·42	1·15	1·17	1·18	0·91	1·31	0·79	0·91	1·03	1·07
Alcoholic beverages, etc.	3·26	1·78	1·83	2·89	2·03	2·01	1·24	1·27	1·99	2·01
Fuel and light	3·77	4·63	5·48	7·56	4·01	4·41	1·63	4·12	10·35	4·92
House rent, water charges repairs, etc. .	5·37	4·35	3·87	3·43	2·86	3·68	2·05	2·61	1·68	3·21
Furniture and furnishings	..	0·45	0·09	0·14	..	0·06	0·05	0·42	..	0·11
Household appliances, etc. .	0·25	0·26	0·42	0·37	0·26	0·41	0·24	0·30	0·14	0·31
Household services .	..	..	..	..	..	..	..	..	..	..
Clothing, bedding and headwear .	4·67	0·77	6·05	5·24	5·25	4·62	4·56	4·89	3·41	4·78
Footwear .	0·48	..	0·27	..	..	..	0·46	0·19	..	0·20
Miscellaneous (laundry, etc.) .	1·45	0·60	0·71	0·88	0·60	0·73	0·89	0·92	1·07	0·88
Medical care	1·91	0·42	0·76	..	0·18	0·64	..	..	..	0·40
Personal care	1·40	1·08	1·38	0·95	0·78	1·31	0·86	0·89	1·13	1·06
Education and reading .	0·31	..	0·41	..	..	..	..	4·50	..	0·52
Recreation and amusement	..	..	0·12	0·03	0·06	0·12	0·03	..	..	0·04
Transport and communication .	0·60	..	0·16	0·06	0·18	0·76	0·76	..	0·39	0·34
Subscription, etc. .	0·52	0·35	0·34	0·69	0·68	0·63	1·00	..	0·03	0·53
Personal effects and miscellaneous expenses .	0·32	..	..	..	..	..	0·08	..	0·01	0·05
Sub-total : non-food .	25·85	15·85	23·09	23·44	17·83	20·72	14·70	21·02	21·26	20·47
Total consumption	102·44	89·79	84·41	78·31	62·10	64·82	33·67	51·24	44·06	65·97

1	2	3	4	5	6	7	8	9	10	11
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation	1.20	..	0.02	0.10	0.17	0.92	0.15	..	..	0.24
Remittance to dependants	1.11	..	..	0.30	4.02	2.38	17.86	20.75	11.73	6.96
Savings and investments	3.70	5.16	0.71	3.76	6.94	2.00	1.31	1.91	6.32	3.16
Debts repaid	1.32	..	0.39	1.09	0.54	5.95	0.04	..	0.16	0.81
Total : non-consumption expenditure	7.33	5.16	1.12	5.25	11.67	11.25	19.36	22.66	18.21	11.17
Total disbursement	109.77	94.95	85.53	83.56	73.77	76.07	53.03	73.90	62.27	77.14

The percentage expenditure on food decreased from about 82 per cent. of the total consumption expenditure in the per capita income class 'Rs. 5 to less than Rs. 10' to about 52 per cent. in the highest per capita income class. The percentage expenditure on non-food items generally increased with increase in the per capita income.

5.6 Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Ernest Engel. The main results derived by Engel from his studies are set out below :

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important since this has been confirmed repeatedly and is known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

5.61 Analysis by per capita income classes

Expenditure on food depends on various factors besides income, and the size of the family is the most important among such factors. To eliminate the effects of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

Percentage distribution of families in each per capita income class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Monthly per capita Income class (Rs.)									All
	< 5	5— < 10	10— < 15	15— < 20	20— < 25	25— < 35	35— < 50	50— < 65	65 and above	
1	2	3	4	5	6	7	8	9	10	11
Below 45	8.41	..	7.45	1.93	28.66	28.96	73.50	30.97	83.53	31.14
45 — < 50	1.74	4.02	1.86	11.85	6.36	2.16	12.97	20.43	5.12	7.89
50 — < 55	..	..	5.38	5.50	12.21	4.83	1.67	7.11	..	4.44
55 — < 60	..	..	8.16	11.69	..	7.68	5.46	16.01	11.35	7.00
60 — < 65	..	16.86	10.23	9.89	1.19	2.25	..	..	..	4.12
65 — < 70	11.25	21.16	18.03	8.21	1.63	10.63	2.91	11.21	..	8.72
70 and above	78.60	57.96	48.89	50.93	49.95	43.49	3.49	14.27	..	36.69
TOTAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen that the percentage of the families recording appreciable higher percentage (70 and above) expenditure on food generally declined in the case of higher per capita income classes.

5.62 Analysis by family size

While analysing the percentage expenditure on food *vis-a-vis* the family size it has to be borne in mind that, broadly speaking, large-sized families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship

and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

Percentage distribution of families in each family size class by percentage expenditure on food

Percentage expenditure on food to total expenditure	Number of families (unestimated)	Family size					
		1	2 and 3	4 and 5	6 and 7	above 7	All
1	2	3	4	5	6	7	8
Below 45	80	69.40	7.91	2.42	..	3.17	31.14
45—<50	20	10.30	21.25	2.10	..	2.80	7.89
50—<55	12	2.65	17.88	4.21	..	1.51	4.44
55—<60	15	8.21	2.16	8.25	12.66	..	7.00
60—<65	14	0.84	2.52	11.12	7.46	3.03	4.12
65—<70	21	4.42	20.11	7.77	8.50	12.78	8.72
70 and above	74	4.18	28.17	64.13	71.38	76.71	36.69
TOTAL .		236	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families .	x	42.16	13.26	18.10	13.92	12.56	100.00
Number of families (unestimated) .	x	99	38	41	29	29	236

About 9 per cent. of the single-member families spent 65 per cent. or more on food. As against this about 80 per cent. and 89 per cent. containing 6 and 7 and above 7 members spent 65 per cent. or more on food respectively. The influence of the size of the family is expected to be felt more markedly in case of the end classes of percentage expenditure on food, i.e., less than 45 and 70 or more which are appreciably lower or higher than the overall average percentage expenditure on food.

5.7 Proportion of families reporting expenditure on selected sub-groups

The percentage of families reporting expenditure on some of the selected sub-groups of consumption expenditure or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population group. Such figures by size of families are given in table 5.10.

TABLE 5.10

Percentage of families reporting expenditure on selected sub-groups by family size

Items	Family size					All sizes	Report- ing families (un- estimated)
	One	Two or three	Four or five	Six or seven	Above seven		
1	2	3	4	5	6	7	8
Prepared meals and refreshments	71.41	64.95	61.30	59.40	65.10	66.26	170
Non-alcoholic beverages	9.18	18.98	1.82	6.56	..	7.63	17
Pan, supari	25.14	12.51	39.07	13.16	10.31	22.46	55
Tobacco and tobacco products	81.25	87.00	90.58	86.37	100.00	86.77	200
Alcoholic beverages	49.32	54.00	72.07	50.90	78.55	57.95	134
Furniture and furnishings	6.03	3.76	1.05	6.67	4.85	4.77	15
Household services	..	..	..	..	..	..	..
Medical care	..	7.93	2.91	20.00	1.55	4.56	8
Personal care	98.01	100.00	100.00	95.46	100.00	98.53	232
Education and reading	0.68	7.83	5.94	10.86	12.68	5.51	12
Recreation and amusement	0.72	2.49	12.50	7.83	5.02	4.62	11
Transport and communication	34.39	10.69	1.60	8.16	6.50	18.15	46
Remittance to dependants	72.72	15.03	1.58	..	..	32.93	81
Savings and investments	24.97	14.83	16.26	15.40	9.08	18.72	55
Debts repaid	1.84	11.45	10.87	5.77	5.77	5.79	19

About 66 per cent. of the families reported expenditure on prepared meals and refreshments. Only 8 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Addiction to tobacco and tobacco products was widespread as about 87 per cent. of the families reported expenditure on these

items, the percentage remaining fairly steady in all size classes. About 58 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be very popular objects of expenditure. Expenditure on medical care was reported by 8 families only and on personal care by 99 per cent. of the families, the percentage remaining fairly steady in all size classes. About 6 per cent. of the families reported expenditure on education and reading. Only 5 per cent. of the families reported expenditure on recreation and amusements. About 18 per cent. of the families reported expenditure on the use of means of transport and communications.

About 19 per cent. of the families were either saving or investing some amount and the percentage varied from 25 per cent. in case of single member families to 9 per cent. for size class of 'above seven'. The percentage of families reporting expenditure on remittances to dependants was 33 per cent. About 6 per cent. of the families were making repayments of debts.

CHAPTER 6

FOOD CONSUMPTION AND NUTRITION

6.1 Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1
Average quantity consumed per family per month by items

Item	Standard unit (quantity)	Number of families reporting (unestimated)*	Average quantity consumed per family
1	2	3	4
FOOD BEVERAGES, ETC.			
<i>Cereals and cereal products</i>			
Rice	kg.	159	24.00
Wheat	"	51	4.67
Wheat atta	"	34	1.53
Maize	"	46	14.49
Maize atta	"	2	0.29
Pea	"	1	0.03
Ragi	"	26	8.68
Gram	"	14	0.16
Small millets	"	2	0.28
Sattu	"	16	0.39
Chira, muri, khoi, lawa	"	6	0.05

*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

	1	2	3	4
<i>Pulses and pulse products</i>				
Arhar	kg.	145	2·41	
Gram	„	5	0·09	
Moong	„	7	0·30	
Masur	„	6	0·09	
Urd	„	18	0·40	
Khesari	„	4	0·03	
Pea	„	1	0·02	
Other pulses	„	10	0·28	
<i>Oilseeds, oils and fats</i>				
Mustard oil	„	174	0·61	
Oil seeds	„	1	0·00	
Other fats	„	1	0·00	
<i>Meat, fish and eggs</i>				
Goat meat	„	53	0·32	
Mutton	„	1	0·01	
Poultry	no.	2	0·01	
Birds meat	kg.	1	0·00	
Fresh fish	„	3	0·00	
<i>Milk and milk products</i>				
Milk-cow	l.	23	2·01	
Milk-buffalo	„	3	0·17	
Curd	kg.	3	0·04	
Ghee-cow	„	1	0·00	
Ghee-buffalo	„	5	0·02	
Powdered milk	„	6	0·01	
Other milk and products	„	1	0·07	

	1	2	3	4
<i>Condiments and spices</i>				
Salt		kg.	176	1.89
Turmeric		g.	56	62.98
Chillies-green		"	13	20.41
Chillies-dry		"	47	87.25
Tamarind		"	18	21.81
Onion		kg.	37	0.43
Garlic		g.	8	4.78
Coriander		"	33	60.30
Pepper		"	5	5.02
Jira		"	7	3.85
Cloves		"	8	1.75
Mixed spices		"	136	307.22
<i>Vegetables and Vegetable products</i>				
Potato		kg.	79	1.55
Muli, turnip, radish		"	1	0.04
Arum		"	1	0.01
Other root vegetables		"	25	0.44
Brinjal		"	71	1.84
Cauliflower		"	1	0.00
Cabbage		"	4	0.06
Ladies finger		"	1	0.01
Tomato		"	16	0.24
Cucumber		"	1	0.00
Pumpkin		"	20	0.42
Gourd		"	7	0.09

	1	2	3	4
Karela	kg.	4	0.03
Bean	"	12	0.21
Other non-leafy vegetables	"	38	1.46
Palak	"	5	0.02
Amaranth Chalai	"	34	1.67
Other leafy vegetables	"	12	0.21
Pickles and preservatives	"	2	0.01
<i>Fruits and fruit products</i>				
Apple	"	1	0.01
<i>Sugar, honey, etc.</i>				
Sugar crystal	"	36	0.21
Sugar deshi	"	2	0.01
Gur	"	57	0.58
Sugar candy (mishri)	"	1	0.00
<i>Pan, supari</i>				
Pan finished	no.	55	1.24
<i>Tobacco and products</i>				
Bidi	"	46	28.41
Cigarettes	"	1	0.21
Zarda, kimam, surti	g.	34	19.83
Chewing tobacco	"	78	53.42
Leaf tobacco	"	58	77.56
Hukka tobacco-prepared	"	2	2.92
Snuff	"	1	0.70
<i>Alcoholic beverages</i>				
Toddy-neera	pint.	30	0.42
Country liquor	"	111	2.52
Ganja	g.	1	0.12
<i>Non-alcoholic beverages</i>				
Tea-leaf	kg.	17	0.01

g.=gram, kg.=kilogram, L=litre, no.=number.

The quantity of cereals and cereal products consumed, on an average, by a working class family per month was 54.57 kg. Of this, the major portion (24.00 kg.) was accounted for by rice. The average size of a family in terms of adult consumption units was 3.01 and hence the quantity of cereals consumed per adult per day worked out to about 0.60 kg. Besides 54.57 kg. of cereals and cereal products, the average family consumed 3.62 kg. of pulses and pulse products, 0.33 kg. of meat and fish (excluding poultry and eggs for which quantity figures in weights were not available), 0.61 kg. of mustard oil, 2.18 litre of milk and 0.14 kg. of milk products, 2.90 kg. of condiments and spices, 8.31 kg. of vegetables and vegetable products and 0.80 kg. of sugar, gur, etc. Apart from these there was some consumption of fruits and fruit products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected.

Among items of *pan-supari*, tobacco and beverages, an appreciable consumption of leaf tobacco, chewing tobacco and bidi was recorded.

6.2 Analysis of nutritive contents

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Kodarma was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups:

1. The caloric requirement for the age group below 5 years was assumed to be 1,150 per child per day and for persons in the age group 5-14 years at 2,000. Considering the nature of the jobs performed (mining) by most of workers, which require 5 cal/kg/hour or even more, they have been grouped in the category 'heavy work'. As such, men and women workers were assumed to require 3,900 and 3,000 calories per day respectively. All non-working women in the age-group 15-54 years were assumed to require 2,300 calories to make an allowance for activity, pregnancy and lactation. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5-14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15-54 years, one-third were assumed to be pregnant or nursing and their protein requirements calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. while for the rest, it was assumed to be 20 mg. per day.

5. The Vitamin B₁ requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus, that 75 paise worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1.00 worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

Table 6.2 gives nutritive value of the food-stuffs consumed on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of the different nutrients.

TABLE 6.2

The nutritive value of food-stuffs consumed, on an average, by a working class family

Nutrients	Quantity consumed per day per family					Quantity recommended	
	1	2	3	4	5	6	7
Calories	7,552	9,411
Protein	211 g.	192 g.
Fat	61 g.	..
Calcium	2.0 g.	4.2 g.
Iron	115 mg.	65 mg.
Vitamin A	5,084 i.u.	12,600 i.u.
Vitamin B ₁	5.7 mg.	4.7 mg.
Vitamin C	122 mg.	180 mg.
Nicotinic acid	44 mg.	..
Riboflavin	2.2 mg.	..

g.=gram,

mg.=milligram,

i.u.=international unit.

The overall nutritive value of the diet appeared to be poor and there was need for improvement. Additional intake of wheat and products, vegetables and fruits and intake of at least skimmed milk specially by children and pregnant and nursing women would help to overcome the deficiencies in respect of calories, calcium, vitamin A and vitamin C.

CHAPTER 7

BUDGETARY POSITION

7·1 Introductory

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amounts spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Firstly, data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Then, in the present survey the value of actually consumed articles of food, drink, tobacco and fuel and light were taken on the disbursement side and not the purchase value. Net income from 'family members enterprise account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7·1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

Average receipts, disbursements and balancing difference by family income classes

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference (+) or (-) (Rs.)
1	2	3	4	5
Less than 30	16.74	63.91	74.78	—10.87
30 to less than 60	37.85	65.05	58.65	+ 6.40
60 to less than 90	26.19	84.45	76.71	+ 7.74
90 to less than 120	10.41	111.14	110.46	+ 0.68
120 to less than 150	3.17	136.02	115.05	+ 20.97
150 to less than 210	4.20	178.60	126.71	+ 51.89
210 and above	1.44	226.55	128.79	+ 97.76
TOTAL	100.00	84.08	77.14	+ 6.94

Considering all income classes, the net balancing difference was Rs. 6.94 or 8 per cent. of the total receipts. Except for the lowest income class, the net balancing difference was positive, i.e., receipts were more than disbursements.

7.2 Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while money expenditure for current living has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to

definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2

Budgetary position by family income classes

Item	Monthly family income class (Rs.)							All
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210 and above	
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.)	(—)13.90	46.80	72.76	103.05	133.47	178.60	226.55	60.16
Average monthly expenditure per family (Rs.)	72.41	55.81	70.95	106.43	107.19	119.30	128.79	73.17
<i>Monthly balance</i>								
Percentage of families recording surplus ¹ to total families	7.83	14.81	18.47	6.16	2.82	4.20	1.44	55.73
Percentage of families recording deficit to total families	8.91	23.04	7.72	4.25	0.35	..	..	44.27
Average surplus (+) or deficit (—) per family (Rs.)	(—)86.31	(—)9.01	1.81	(—)3.38	26.28	59.30	97.76	(—)13.01

¹ Zero balance is considered as surplus.

Of the total families surveyed, 44 per cent. had deficit budgets while the remaining about 56 per cent. had surplus budgets (including the balanced budgets). The proportion of families having surplus budgets varied from about 47 per cent. in the lowest income class to cent. per cent. in the higher income classes.

7.3 Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by certain family types in terms of the number of adults and children in the family.

TABLE 7.3
Budgetary position by family composition

Item	Family composition (in terms of adults/children)										All	
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and two children	2 adults and more than two children	3 adults	3 adults and one child	3 adults and more than one child	Other families		
	1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus ¹ to total families	24.72	0.53	2.70	3.21		3.16	2.10	0.66	0.96	6.39	11.30	55.73
Percentage of families recording deficit to total families	17.44	0.48	2.57	1.08		2.70	3.77	2.04	0.89	2.65	10.65	44.27
Average amount of surplus (+) or deficit (—)(Rs. per family over all families together	(—) 1.42	(—) 5.48			(—) 5.37	(—) 3.44	(—) 17.89	(—) 7.94		(—) 49.75	(—) 29.45	(—) 13.01

¹ Zero balance is considered as surplus.

Taking the overall surplus or deficit position, all the families except those consisting of 2 adults and 3 adults and one child, had on an average, deficit budgets only. The deficit was comparatively more in case of families consisting of 3 adults and more than one child.

PART II
LEVEL OF LIVING

CHAPTER 8

LEVEL OF LIVING

8.1 Concept of 'level of living'

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Kodarma. The concept of level of living, however, does not merely end with the satisfaction of material wants: it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in non-material aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The 'non-material' elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc., for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old-age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were :—

- (a) Sickness;
- (b) Education;

- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness ; and
- (g) Savings and assets and inventory of a few durable articles and live-stock.

8.2 Scope of Schedule 'B'

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'condition of work' 'awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy their rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., investigator and informant bias arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to condition of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work place, welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these

aspects is of a subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (60 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, *i.e.*, distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

CHAPTER 9

EDUCATIONAL INTERESTS

9.1 General Education

Data were collected on educational interests of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows the distribution of members not receiving education, separately for children (5-14 years) and others, by reasons and income classes.

TABLE 9.1

Distribution of persons (aged 5 years and above) by income and educational standard

Item	Monthly family income class (Rs.)			
	< 60	60— < 120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above)	71	101	18	190
Percentage to total	37.37	53.16	9.47	100.00
(A) All persons				
Percentage receiving education	4.23	0.99	5.56	2.63
Percentage not receiving education	95.77	99.01	94.44	97.37
TOTAL	100.00	100.00	100.00	100.00
(B) Children				
Percentage receiving education	18.75	4.00	16.67	10.64
Percentage not receiving education	81.25	96.00	83.33	89.36
TOTAL	100.00	100.00	100.00	100.00

	1	2	3	4	5
<i>All persons receiving education</i>					
Percentage receiving education in primary school		66·67	100·00	100·00	80·00
Percentage receiving education in secondary school
Percentage receiving education in other institutions		33·33	..	..	20·00
TOTAL		100·00	100·00	100·00	100·00

TABLE 9·2

Percentage distribution of persons/children and others—not receiving education by reasons and family income

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60—<120		120 and above		All	
	Children	Others	Children	Others	Children	Others	Children	Others
1	2	3	4	5	6	7	8	9
Financial difficulties	15·39	25·46	66·66	22·37	..	16·67	42·86	23·08
Lack of facilities . . . . .	..	9·09	4·17	14·47	80·00	66·66	11·90	16·78
Domestic difficulties	38·46	27·27	4·17	26·32	..	16·67	14·29	25·87
Attending to family enterprise	7·69	1·82	..	9·21	..	..	2·38	5·60
Lack of interest	38·46	36·36	25·00	27·63	..	..	26·19	28·67
Others . . . . .	..	..	..	..	20·00	..	2·38	..
TOTAL	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00

Of all the family members aged 5 years and above, only about 3 per cent. were receiving education and the rest were not receiving education. The percentage of children of 5 to 14 years of age receiving education was about 11. Most of the members receiving education, were studying in primary schools. The main reasons for children as well as adult members not receiving education were reported to be financial difficulties, lack of interest, and domestic difficulties.

CHAPTER 10

SICKNESS AND TREATMENT

10·1 Introductory

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light as to how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, *e.g.*, headache were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period were taken into consideration.

The broad type of sickness, *e.g.*, digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, *i.e.*, whether work was stopped or not.

10·2 Treatment and consequences of sickness

Table 10·1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment, and source of assistance and consequences. In all, there were 12 cases of sickness reported among 219 members of the sampled families. Information on consequences of sickness was collected only for gainfully occupied members of the families.

TABLE 10.1

Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences

Item	Percentage of cases
1	2
<i>(a) Type of sickness</i>	
Dysentery, diarrhoea and stomach trouble	8.33
Fever	41.67
Small-pox, plague, cholera	16.67
Respiratory diseases . . . . .	..
Cough and cold . . . . .	..
Other diseases	33.33
TOTAL	100.00
<i>(b) Duration (during the reference period)</i>	
Below 7 days	25.00
7 days to below 15 days	33.33
15 days to below 30 days	33.34
30 days to below 60 adays	8.33
60 days and above . . . . .	..
TOTAL	100.00
<i>(c) Type of treatment</i>	
No treatment	41.67
Self treatment	16.67
Ayurvedic treatment . . . . .	..
Homoeopathic treatment	8.33
Allopathic treatment	33.33
TOTAL	100.00

TABLE 10·1—*contd.*

1	2
<i>(d) Source of assistance received</i>	
No assistance received	100·00
Employers . . . . .	..
TOTAL	100·00
<i>(e) Consequences (for gainfully occupied members of families)</i>	
Work and normal diet stopped	28·57
Only work stopped	28·57
Only normal diet stopped	14·29
None stopped	28·57
TOTAL	100·00

Fever was the main sickness reported by the workers. The distribution of cases by duration of sickness showed that in about 58 per cent. of the cases, sickness lasted for less than 15 days. In about 33 per cent. of the cases of sickness, allopathic treatment was taken. Self-treatment was resorted to in about 17 per cent. of the cases. In all the cases no assistance was received by the workers from any source. Taking the cases of sickness among the gainfully occupied members of the families, in about 57 per cent. of the cases the sickness resulted in stoppage of work. The average duration of such stoppage was about 6 days.

CHAPTER 11

HOUSING CONDITIONS

11.1 Introductory

Detailed data about the conditions of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

11.2 Condition of building

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

Distribution of families by general characteristics of the building in which dwellings were located

Item	Percentage of families
1	2
(a) Type of building	
Chawls/bustees	60.00
Flat . . . . .	..
Independent buildings	25.00
Others	15.00
TOTAL	100.00

TABLE 11.1—*contd.*

1	2
(b) <i>Ownership or type of landlord</i>	
Employer	58.33
Self	38.34
Public bodies	3.33
TOTAL	100.00
(c) <i>Type of structure</i>	
Permanent kuchha	58.33
Permanent pucca	5.00
Temporary kuchha	25.00
Temporary pucca	11.67
TOTAL	100.00
(d) <i>Condition of repairs</i>	
Good	10.00
Moderately good	75.00
Bad	15.00
TOTAL	100.00
(e) <i>Sewage arrangements</i>	
Not reporting	23.33
Satisfactory	16.67
Moderately satisfactory	38.33
Unsatisfactory	21.67
TOTAL	100.00
(f) <i>Ventilation arrangements</i>	
(a) Good	15.00
(b) Bad	1.67
(c) Tolerable	83.33
TOTAL	100.00

Sixty per cent. of the sampled families were living in chawls/bustees, 25 per cent. in independent buildings and the rest had other modes of accommodation. A large number of families (58 per cent.) were living in houses provided by the employers and about 38 per cent. in self-owned buildings and about 4 per cent. in buildings owned by public bodies. In about 83 per cent. of the cases, families were living in Kuchha buildings while in about 17 per cent. of the cases, the structure of the buildings was pucca, i.e., with walls built of cement, bricks, concrete or stone.

11·3 Condition of dwellings

Table 11·2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, type of lighting, provision of kitchen, store, bath, and verandah, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11·2
Distribution of dwellings by various characteristics

Item	Percentage of dwellings
1	2
(a) <i>Number of living rooms in dwelling</i>	
One	63·34
Two	13·33
Three	10·00
More than three	13·33
TOTAL .	100·00

TABLE 11·2—contd.

1	2
(b) Lighting type	
Not reporting	1·67
Electricity	3·33
Kerosene	93·33
Others	1·67
TOTAL	100·00
(c) Provision of kitchen	
Kitchen provided	10·00
<i>Where not provided, using</i>	
(i) Room in common use with other families	11·67
(ii) Part of living room	58·34
(iii) Covered or uncovered verandah	8·33
(iv) No specific part of the house	3·33
(v) Not needed	8·33
TOTAL	100·00
(d) Number of store-rooms	
No store room	93·34
One	3·33
More than one	3·33
TOTAL	100·00
(e) Provision of bath room	
No bath room provided	100·00

TABLE 11·2—*contd.*

1	2
<i>Where provided</i>	
(i) In individual use . . . . .	..
(ii) In common use . . . . .	..
TOTAL	100·00
<i>(f) Provision of covered verandah</i>	
Provided	51·67
Not provided	48·33
TOTAL	100·00
<i>(g) Source of water supply</i>	
Well (with or without hand pump)	73·33
Tanks and ponds . . . . .	..
Rivers, lakes and springs	26·67
Others . . . . .	.
TOTAL	100·00
<i>(h) Provision of latrine</i>	
No latrine	100·00
TOTAL	100·00

It would be seen that a large majority of the dwellings were having one living room with no provision for separate kitchen, and store room. None of the dwellings had provision for bath room and latrine. In about 73 per cent. of the cases there were arrangements for water supply through wells.

11·4 Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from their dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11·3 gives the percentage distribution of families visiting important places by distance of the places from their dwellings.

TABLE 11·3

Distribution of families visiting important places by distance of the places from their dwellings

Particulars of places, etc.	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
		Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6
Work-place of the main earner . . . . .	..	65·00	16·67	18·33	100·00
Primary school . . . . .	..	13·33	33·33	53·34	100·00
Medical aid centre . . . . .	..	25·00	35·00	40·00	100·00
Hospital . . . . .	..	3·33	36·67	60·00	100·00
Play-ground for children	20·00	6·67	16·67	56·66	100·00
Cinema house	50·00	..	13·33	36·67	100·00
Shopping centre-grocery . . . . .	..	6·67	26·67	66·66	100·00
Shopping centre-vegetables . . . . .	..	6·67	26·67	66·66	100·00
Employment exchange	85·00	..	10·00	5·00	100·00
Railway station	18·33	..	11·67	70·00	100·00
Bus stop . . . . .	..	16·66	21·67	61·67	100·00
Post office . . . . .	..	5·00	28·33	66·67	100·00

In 65 per cent. of the cases, work-places of the main earners were within a distance of 1 mile from their dwellings. Other important places of visit by workers or their families such as school, play-ground for children, hospital, shopping centres, post office, railway station and bus-stop were situated at a distance of two miles and above in a majority of reporting cases.

CHAPTER 12

EMPLOYMENT, WORKING AND SERVICE CONDITIONS

12.1 Introductory

Information was collected in respect of employment pattern, service conditions and length of service, working conditions and welfare of such employee-members in the sampled working class families as were employed in registered mines. In regard to employment pattern, employment history of the members employed in registered mines at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the mines though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose only such members of the sampled families were covered as were employed in mines on the day preceding the date of survey. These included paid apprentices also.

12.2 Employment pattern

Table 12.1 shows the employment pattern of the employee-members of the sampled families classified as 'permanent' and 'others' for a reference period of one year.

TABLE 12.1

Distribution of man-weeks by employment status

Employment particulars	Percentage of man-weeks worked			
	Not reporting	Permanent workers	Other workers	All
1	2	3	4	5
(a) Paid employment				
(i) In mines	87.76	53.65	69.07
(ii) In other establishments	1.75	19.04	11.23
(b) Self-employment	9.56	26.49	18.83
(c) In employment but not at work	0.87	0.82	0.84
(d) Not in employment but seeking work	0.06	..	0.03
TOTAL	100.00	100.00	100.00
Number of employees	33	40	73

It would be seen that there was a clear difference in the pattern for 'permanent' and 'other' employees. In the case of the former, the percentage of man-weeks in 'self-employment' was about 10 as against 26 in the latter, who had lesser quantum of paid employment in mines.

12.3 Condition of work-place

Table 12.2 gives the opinion of the employee-members of sampled families (excluding those who were on out-door duties), classified by industry groups, about the condition of work-places.

TABLE 12.2

Percentage distribution of employees according to opinion expressed on condition of work-places by industry groups

Condition of work-place	Industry groups		
	Mining of mica	Rest	All
1	2	3	4
<i>Temperature, humidity and ventilation</i>			
Not reporting	4.48	..	4.10
Uncomfortable	5.97	..	5.48
Tolerable or comfortable	70.15	100.00	72.61
No particular comment	19.40	..	17.81
TOTAL	100.00	100.00	100.00
<i>Illumination</i>			
Not reporting	4.48	..	4.10
Too dark	10.45	..	9.59
Too bright	1.49	..	1.37
Tolerable or good	67.16	100.00	69.86
No particular comment	16.42	..	15.08
TOTAL	100.00	100.00	100.00
<i>Cleanliness</i>			
Not reporting	4.48	..	4.10
Dirty	10.45	100.00	17.81
Fair or good	46.26	..	42.47
No particular comment	38.81	..	35.62
TOTAL	100.00	100.00	100.00

1	2	3	4
<i>Sitting and standing arrangements</i>			
Not reporting	4.48	..	4.10
Uncomfortable	1.59	100.00	9.59
Comfortable	19.40	..	17.81
No particular comment	74.63	..	68.50
TOTAL	100.00	100.00	100.00

12.4 Amenities provided

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided in the mines are presented in table 12.3.

TABLE 12.3

Percentage distribution of employee-members according to opinion expressed on amenities provided

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4)			Total
					Unsatisfactory	Satisfactory	No particular comments	
1	2	3	4	5	6	7	8	9
Drinking water	4.11	9.59	86.30	100.00	11.11	88.89	..	100.00
Rest-shelter	4.11	63.01	32.88	100.00	..	70.83	29.17	100.00
Canteen	4.11	90.41	5.48	100.00	..	50.00	50.00	100.00
Reading or recreation . . . . .	..	100.00	..	100.00	..	..	..	..
Co-operative stores and grain-shops	2.74	90.41	6.85	100.00	20.00	80.00	..	100.00
Medical facilities arranged by employers	2.74	8.22	89.04	100.00	23.08	76.92	..	100.00

12.5 Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

Distribution of employee-members by rights and benefits under labour laws and awareness thereof

Rights and benefits	Not reporting	Percentage of employee-members by awareness			Total
		Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
<i>Mines Act</i>					
Maximum daily hours of work at normal wages	68.49	1.37	30.14	100.00
Rate of overtime wages	9.59	9.59	80.82	100.00
Entitled to leave with wages	19.18	10.96	69.86	100.00
Rate of leave with wages	1.37	8.22	1.37	89.04	100.00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals	61.54	10.77	27.69	100.00
Maximum interval at which wages can be paid	55.39	3.08	41.53	100.00
Imposition of fines, deductions from wages	58.46	16.92	24.62	100.00
Procedure for complaints	30.77	12.31	56.92	100.00
<i>Maternity Benefits Act (Women workers only)</i>					
Leave granted at the time of confinement	100.00	100.00
Procedure for getting leave	100.00	100.00
Termination of service during the period of maternity leave	100.00	100.00
Cash benefits during the period of maternity leave	100.00	100.00

	1	2	3	4	5	6
<i>Workmen's Compensation Act</i>						
Compensation for temporary disablement	57.53	12.33	30.14	100.00	
Compensation for death due to work accident	50.69	9.58	39.73	100.00	
Procedure for complaints	31.51	5.48	63.01	100.00	
<i>Industrial Employment (Standing Orders) Act</i>						
Framing of procedures for recruitment, discharge, disciplinary action, etc.	9.61	..	90.39	100.00	
Approval of procedure	3.85	3.84	92.31	100.00	
Intimation of procedures to the workers	1.92	98.08	100.00	
<i>Industrial Disputes Act</i>						
Lay-off compensation	18.52	3.70	77.78	100.00	
Rate of lay-off compensation	3.70	1.85	94.45	100.00	
Notice of retrenchment	18.52	11.11	70.37	100.00	
Retrenchment compensation	9.26	9.26	81.48	100.00	

12.6 Trade Union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

Distribution of employee members according to membership of trade unions and other details

Item	Percentage of employee- members
1	2
Membership	
Not reporting . . . . .	..
No union	35.62
If Union existing	
(a) Member	15.06
(b) Not a member	49.32
TOTAL .	100.00
Subscription paid	
Not reporting or no subscription . . . . .	..
Paying regularly	63.04
Not paying regularly	36.36
TOTAL .	100.00
Rate of subscription per month	
Not reporting . . . . .	..
Less than Re. 0.25	36.36
Re. 0.25 to less than Re. 0.50	45.45
Re. 0.50 and above	18.19
TOTAL .	100.00

Of the total employees, only 15 per cent. were found to be the members of trade unions. Of these, about 64 per cent. were paying their subscription regularly. The most common rate of subscription was between Re. 0.25 and less than Re. 0.50.

12.7 Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

Percentage distribution of employee-members by industries and length of service

Length of service	Industry-group		
	Mining of mica	Rest	All
1	2	3	4
Less than 1 year	58.21	..	53.43
1 year to less than 5 years	31.34	33.33	31.51
5 years to less than 10 years	5.97	66.67	10.96
10 years to less than 20 years	2.99	..	2.73
20 years and above	1.49	..	1.37
TOTAL	100.00	100.00	100.00
Number of employees	67	6	73

About 53 per cent. of the employee-members of the sampled families had a length of service of less than 1 year.

12·8 Service conditions

In regard to service conditions, information was obtained on shift working, rest-intervals, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered mines on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he/she was having a job, even though he/she might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12·7 shows the relevant data collected on service conditions.

TABLE 12·7

Percentage distribution of employee-members by industries and service conditions

Service conditions	Industry-group		
	Mining of mica	Rest	All
1	2	3	4
Shift working			
Day	59·70	100·00	63·01
Night . . . . .	..	..	..
Evening . . . . .	..	..	..
Rotation	40·30	..	36·99
TOTAL .	100·00	100·00	100·00
Daily rest interval			
No rest interval	55·72	..	52·05
Half-an-hour or less	10·45	100·00	17·81
More than half-an-hour	32·83	..	30·14
TOTAL .	100·00	100·00	100·00

1	2	3	4
<i>Pay-period</i>			
Weekly	70·15	..	64·38
Fortnightly	20·89	100·00	27·40
Monthly	8·96	..	8·22
Others . . . . .	..	..	..
TOTAL .	100·00	100·00	100·00
<i>Earned leave enjoyed</i>			
Not reporting . . . . .	..	100·00	8·22
0 day	92·54	..	84·93
1 to 10 days . . . . .	..	..	..
11 to 15 days	4·48	..	4·11
16 days and above	2·98	..	2·74
TOTAL .	100·00	100·00	100·00

Nearly 63 per cent. of the employee-members were working in day-shifts and the remaining employee-members were in shifts by rotation.

About 30 per cent. of the employee-members were enjoying daily rest interval of half an hour and above. As regards pay period, about 64 per cent. of the employee-members were being paid weekly, about 27 per cent. fortnightly and the rest monthly. Data on paid earned leave enjoyed by the employee-members during the calendar year preceding the date of survey showed that about 85 per cent. of the employee-members enjoyed no leave, 4 per cent. enjoyed between 11 and 15 days and about 3 per cent. for 16 days and above. In this connection it has to be borne in mind that some of the employee-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

12.9 Social Security benefits

The employee-members did not report any existing arrangements for Provident Fund in their establishments.

The information on social security benefits voluntarily given by the employers such as pension, gratuity, etc., was also collected. Out of 73 employee-members, only 2 reported provision of a system of gratuity in the establishment where they were employed. The scale of gratuity was reported to be 15 days' pay per year of service on retirement.

CHAPTER 13

SAVINGS, ASSETS AND INDEBTEDNESS

13.1 Introductory

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts both on 'family account' and on 'enterprise and other purposes account' as on the date of the survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

13.2 Components of savings

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

A. Average amount (Rs.) of savings and assets per reporting family by income classes

Savings/Assets	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings	5.21	7.38	..	6.08
Assets	2,566.65	2,731.96	2,900.00	2,657.67
TOTAL	2,571.86	2,739.34	2,900.00	2,663.75

B. Percentage distribution of savings and assets by form and income classes

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
(i) Savings				
(a) On family account				
Life insurance premium paid .	..	..	..	..
Provident fund-own contri- bution . . . . .	..	..	..	..
Provident fund-employer's contribution . . . . .	..	..	..	..
Savings (bank, postal and cash in hand)	0·20	0·27	..	0·23
Others . . . . .	..	..	..	..
TOTAL .	0·20	0·27	..	0·23
(b) On enterprise and other purposes .	..	..	..	..
(ii) Assets				
(a) On family account				
Land	77·06	79·08	82·76	78·27
Building	8·21	11·47	9·74	9·88
Jewellery and ornaments .	2·30	2·92	0·52	2·54
Others	12·23	6·26	6·98	9·08
TOTAL .	99·80	99·73	100·00	99·77
(b) On enterprise and other purposes account . . . . .	..	..	..	..
GRAND TOTAL .	100·00	100·00	100·00	100·00
Total number of families .	29	29	2	60

The amount of savings per reporting family worked out to about Rs. 6 and of assets per reporting family worked out to about Rs. 2,658 giving a total of Rs. 2,664. Thus, savings formed a negligible proportion of the total amount of both savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account'.

13.3 Extent of savings and assets

Table 13.2 gives the percentage distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

Percentage distribution of families by total amount of savings and assets and income classes

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
No savings and assets . . .	6.90	3.45	..	5.00
Less than Rs. 200 . . .	10.34	3.45	..	6.67
Rs. 200 to below Rs. 500 . .	20.69	6.90	..	13.33
Rs. 500 to below Rs. 1,500 . .	10.34	37.92	50.00	25.00
Rs. 1,500 to below Rs. 2,500 . .	20.69	13.79	..	16.67
Rs. 2,500 to below Rs. 3,500 . .	10.34	6.90	..	8.33
Rs. 3,500 to below Rs. 4,500 . .	6.90	6.90	..	6.67
Rs. 4,500 and above . . .	13.80	20.69	50.00	18.33
TOTAL . . .	100.00	100.00	100.00	100.00

About 13 per cent. of the families had savings and assets of 'Rs. 200 to below Rs. 500', 25 per cent. of 'Rs. 500 to below Rs. 1,500', 17 per cent. of 'Rs. 1,500 to below Rs. 2,500' and 18 per cent. of 'Rs. 4,500 and above.'

13.4 Possession of durable articles and live-stock

In addition to savings and assets, data were also collected on possession of certain selected durable articles and live-stock. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles, etc. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

Number of families possessing selected durable articles, live-stock and number of articles possessed

Durable articles and live-stock	Number of families reporting possession of articles	Percentage of reporting families	Total number of articles possessed	Average number per family of reporting families
1	2	3	4	5
Table . . . . .	..	..	..	..
Chair . . . . .	..	..	..	..
Clock, time-piece . . . . .	..	..	..	..
Cot	46	76.67	117	2.54
Chouki . . . . .	..	..	..	..
Harmonium	1	1.67	1	1.00
Tabla, dholak . . . . .	..	..	..	..
Stringed instrument	3	5.00	10	3.33
Fountain pen . . . . .	..	..	..	..
Bicycle . . . . .	..	..	..	..
Cow, buffalo . . . . .	..	..	..	..
Goat, hen	27	45.00	155	5.74

It would appear from the above table that the possession of somewhat costly durable articles, such as bicycle, clock, time-piece, etc., was not common among the working class families surveyed. However, about 45 per cent. of the families were in possession of goats or hens.

13.5 Extent of indebtedness

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

Percentage distribution of families by amount of debt and income classes

Amount of debt	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
Less than Rs. 50	57.14	60.00	..	52.63
Rs. 50 to less than Rs. 100	28.57	10.00	..	15.79
Rs. 100 to less than Rs. 150	14.29	30.00	50.00	26.32
Rs. 150 to less than Rs. 250 . . . . .	..	..	50.00	5.26
Rs. 250 to less than Rs. 500 . . . . .	..	..	..	..
Rs. 500 to less than Rs. 1,000 . . . . .	..	..	..	..
TOTAL	100.00	100.00	100.00	100.00
Total number of families reporting debt	7	10	2	19

Taking all families together, about 53 per cent. reported debt of 'less than Rs. 50', about 16 per cent. of 'Rs. 50 to less than Rs. 100' and about 26 per cent. of 'Rs. 100 to less than Rs. 150'.

13.6 Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

Distribution of families, loans and amount of loans by purpose

Purpose of loans							Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1							2	3	4
(A) On family account									
Festival							5.26	12.50	5.06
Marriage							15.79	12.50	9.59
Child birth . . . . .							..	..	..
Funeral							10.53	6.25	19.94
Sickness							10.53	9.36	9.20
Education . . . . .							..	3.13	0.77
Unemployment or lay-off . . . . .							..	..	..
Current deficit							31.58	25.00	27.30
Inherited debt . . . . .							..	3.13	3.45
Others							5.26	3.13	3.83
TOTAL							78.95	75.00	79.14
(B) On enterprise and other purposes account									
Building . . . . .							..	6.25	3.07
Purchase of other assets							5.26	6.25	7.82
Cultivation							15.79	12.50	9.97
Other family enterprise . . . . .							..	..	..
Inherited debt . . . . .							..	..	..
Others . . . . .							..	..	..
TOTAL							21.05	25.00	20.86
GRAND TOTAL							100.00	100.00	100.00
ABSOLUTE TOTAL							19	32	1,304 (Rs.)

Out of the total of 60 sampled families, 19 or about 32 per cent. reported debt on the date of survey. About 25 per cent. of the total loans (32) were taken for meeting current deficit and about 13 per cent. for marriage expenses. Of the total amount of loans (Rs. 1,304), about 10 per cent. was taken for meeting marriage expenses and about 27 per cent. for current deficit. Out of the families reporting debt, 79 per cent. had taken loans on 'family account' and the rest on 'enterprise and other purposes account'.

13.7 Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loans)	
Source of loans	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
						Not reporting	18.75
Provident Fund	..	No security	71.88	No interest	34.38	Weekly	..
Co-operative society	3.13	Land	18.75	Less than 6%	9.37	Monthly	9.37
Employers	12.50	Ornaments & Jewellery.	3.12	6% to less than 12½%.	28.13	Quarterly	..
Money-lender	37.50	Others	6.25	12½% to less than 25%.	6.25	Half-yearly	3.13
Shopkeeper	25.00	..	..	25% to less than 50%.	12.50	Yearly	12.50
Friends and relatives.	12.50	..	..	..	..	Others	56.25
Others	9.37	..	..	50% and above	9.37	..	..
TOTAL	100.00		100.00		100.00		100.00

The largest proportion (about 38 per cent.) of loans were taken from money-lenders. About 72 per cent. of loans were taken against no security. Roughly 34 per cent. of loans were taken at no interest. Interest at the rate of 6 per cent. to less than $12\frac{1}{2}$ per cent. was paid in the case of 28 per cent. The highest rate of interest, i.e., 50 per cent. and above was paid in the case of about 9 per cent. of loans. About 9 per cent. of loans were to be repaid in monthly instalments and about 12 per cent. in yearly instalments.

CHAPTER 14

SOME IMPORTANT FINDINGS

14.1 Family characteristics, income and expenditure

The estimated number of families of industrial workers satisfying the survey definition worked out in Kodarma centre to about 14 thousand. Of the total families about 42 per cent. consisted of single member, about 13 per cent. of two to three members, about 18 per cent. of four to five members, about 14 per cent. of six to seven members and the remaining about 13 per cent. consisted of more than 7 members. By family type about 34 per cent. consisted of husband or wife. Others in order were those consisting of husband, wife, children and other members about 21 per cent; husband wife and children (17 per cent.); unmarried earner (9 per cent.) and husband and wife, (3 per cent.) ; unmarried earner and other members (2 per cent.) and rest (14 per cent.)

The average size of the family was 3.60 persons. Of these, 1.21 were earners, 0.34 earning dependants and 2.05 non-earning dependants. Of the earners, 1.17 were adult men, 0.04 adult women. About 70 per cent. of the families had only one income recipient. On an average, a family had 2.05 dependants living with it and 0.42 dependants living elsewhere.

The average monthly income worked out to Rs. 60.16 per family and Rs. 16.73 per capita. The largest number of families (about 38 per cent. of the total) came within the income class 'Rs. 30 to less than Rs. 60'. The families with an income of 'Rs. 150 to less than Rs. 210' and 'Rs. 210 and above' formed in all about 6 per cent.

Of the average monthly income of Rs. 60.16 per family, income from paid employment accounted for Rs. 50.10 or about 83 per cent., income from self-employment for Rs. 4.25 or about 7 per cent. and income from "other sources" such as rent from land, house, pension, cash assistance, gifts, concessions, etc., for Rs. 5.81 or about 10 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 73.17 per family, Rs. 20.34 per capita and Rs. 24.32 per adult consumption unit. The average expenditure per capita and per adult consumption unit did not bear any distinct relationship with the income groups.

Of the average monthly expenditure of Rs. 73.17 per family, consumption expenditure accounted for Rs. 65.97 the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 45.50 or about 69 per cent. of the consumption expenditure.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family revealed that additional intake of wheat and products, vegetables, fruits and intake of atleast skimmed milk especially by children and pregnant and nursing women, would help to overcome the deficiencies in respect of calories, calcium, vitamin A and vitamin C.

14.2 Additional aspects of level of living

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects.

Among industrial workers at Kodarma centre, about 92* per cent. of all members (aged 5 years and above) were illiterate and about 7* per cent. had received education up to or below primary standard. During the period of survey, about 3 per cent. of the family members were receiving education. Among children (5 to 14 years of age) this percentage was about 11. The reasons for not receiving education among children were mainly financial difficulties, lack of interest and domestic difficulties.

Fever, was the main sickness reported. Allopathic treatment in cases of sickness was most popular among the families.

A majority of the working class families were living in chawls, bustees. The accommodation occupied by them generally consisted of one living room with covered verandah but with no provision for bath and store. Most of the families had their source of water supply through wells. Important places usually visited by the working class families for their essential needs and amenities, e.g., school, playgrounds for children, hospital, shopping centres, post office, railway station and bus stop, were in most of the cases at a distance of two miles and above from their dwellings.

About 53 per cent. of the employee-members of the sampled families had a length of service of less than 1 year in mines. A majority of the employee-members were working in day shifts. About 30 per

* Estimated figures.

cent. of the employee-members were enjoying a daily rest interval of half an hour and more. A majority of the employee-members (about 64 per cent.) were being paid weekly. About 85 per cent. of the employee-members reported that they had not enjoyed paid earned leave.

The savings formed a negligible proportion of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to Rs. 6 and Rs. 2,658 respectively. Roughly 25 per cent. of the families reported savings and assets of Rs. 500 to less than Rs. 1,500.

About 32 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly taken on 'family account' to meet the current deficit.

APPENDIX I

List of Centres covered under Family Living Survey among Industrial Workers during 1958-59

A. Factory Centres

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Gudur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar

28. Yamunanagar

29. Jaipur

30. Ajmer

31. Delhi

32. Srinagar

B. Mining Centres

33. Jharia

34. Kodarma

35. Noamundi

36. Balaghat

37. Gudur

38. Barbil

39. Raniganj

40. Kolar Gold Field

C. Plantation Centres

41. Labac

42. Rangapara

43. Mariani

44. Doom Dooma

45. Coonoor

46. Darjeeling

47. Jalpaiguri

48. Chikmagalur

49. Ammathi

50. Mundakkayam

APPENDIX II

Average monthly expenditure—item-wise per family

Item	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
(A) CONSUMPTION EXPENDITURE				
<i>Food, beverages, etc.</i>				
<i>Cereals and Cereal Products</i>				
Rice	46	5.27	159	16.32
Wheat	1	0.09	51	2.05
Wheat Atta	17	0.93	34	0.97
Maize . . . . .	..	..	46	6.35
Maize atta . . . . .	..	..	2	0.16
Pea . . . . .	..	..	1	0.02
Ragi . . . . .	..	..	26	4.30
Gram	3	0.06	14	0.09
Small millets . . . . .	..	..	2	0.13
Sattu . . . . .	..	..	16	0.33
Chira, muri, Khoi, Lawa	2	0.02	6	0.04
Grinding and other charges . . . . .	..	..	5	0.01
Sub-total : cereals and cereal products	46	6.37	177	30.77

1	2	3	4	5
<i>Pulses and pulse products</i>				
Arhar	42	0·95	145	2·03
Gram	1	0·02	5	0·05
Moong . . . . .	..	..	7	0·29
Masur	4	0·11	6	0·09
Urd	3	0·00	18	0·25
Khesari	2	0·00	4	0·02
Pea . . . . .	..	..	1	0·01
Other pulses	2	0·06	10	0·20
Sub-total : pulses and pulse products	46	1·14	166	2·94
<i>Oil seeds, Oils and fats</i>				
Mustard Oil	45	0·56	174	1·51
Oil seeds . . . . .	..	..	1	0·00
Crushing charges . . . . .	..	..	1	0·00
Other fats . . . . .	..	..	1	0·07
Sub-total : oil seeds, oils and fats	45	0·56	176	1·58
<i>Meat, fish and eggs</i>				
Goat meat	14	0·42	53	0·82
Mutton . . . . .	..	..	1	0·01
Poultry . . . . .	..	..	2	0·01
Birds meat . . . . .	..	..	1	0·01
Fresh fish	1	0·01	3	0·01
Sub-total : meat, fish and eggs	14	0·43	56	0·86

1	2	3	4	5
<i>Milk and milk products</i>				
Milk-cow	6	0.25	23	1.30
Milk-buffalo	1	0.02	3	0.11
Curd	1	0.01	3	0.01
Ghee-cow . . . . .	..	..	1	0.00
Ghee-buffalo	4	0.16	5	0.11
Powdered milk	3	0.04	6	0.03
Other milk and milk products .	..	..	1	0.07
Sub-total : milk and milk products	13	0.48	37	1.63
<i>Condiments and spices</i>				
Salt	46	0.07	176	0.27
Turmeric	19	0.06	56	0.09
Chillies-green	6	0.02	13	0.01
Chillies-dry	16	0.08	47	0.20
Tamarind	9	0.03	18	0.03
Onion	11	0.05	37	0.14
Garlic	3	0.01	8	0.01
Coriander	9	0.02	33	0.07
Pepper	1	0.00	5	0.02
Jira	2	0.02	7	0.02
Cloves	2	0.01	8	0.01
Mixed spices	32	0.18	136	0.70
Sub-total : condiments and spices	46	0.55	177	1.57

1	2	3	4	5
<i>Vegetables and vegetable products</i>				
Potato	23	0·17	79	0·46
Muli, turnip, radish . .	1	0·01	1	0·00
Arum . . . . .	..	..	1	0·00
Other root vegetables . .	4	0·02	25	0·12
Brinjal	21	0·16	71	0·24
Cauliflower . . . . .	..	..	1	0·00
Cabbage	3	0·02	4	0·01
Ladies finger . . . . .	..	..	1	0·00
Tomato	5	0·01	16	0·04
Cucumber	1	0·00	1	0·00
Pumpkin	9	0·03	20	0·05
Gourd	1	0·01	7	0·01
Kerela . . . . .	..	..	4	0·01
Bean	3	0·01	12	0·03
Other non-leafy vegetables .	2	0·01	38	0·26
Palak . . . . .	..	..	5	0·00
Amaranth Challai . . .	1	0·01	34	0·14
Other leafy-vegetables . .	1	0·00	12	0·02
Pickles and preservatives .	..	..	2	0·01
Sub-total : vegetables and vegetable products	37	0·46	147	1·40
<i>Fruits and fruit products</i>				
Apple . . . . .	..	..	1	0·02
Sub-total : Fruits and fruit products	..	..	1	0·02

1	2	3	4	5
<i>Sugar, honey, etc.</i>				
Sugar crystal	18	0·25	36	0·26
Sugar deshi (Khandsari) . . . . .	..	..	2	0·00
Gur	8	0·05	57	0·38
Sugar Candy (Misri)	1	0·00	1	0·00
Sub-total : sugar, honey, etc.	26	0·30	87	0·64
<i>Pan, supari, etc.</i>				
Pan finished	27	0·04	55	0·04
Sub-total : Pan, supari, etc.	27	0·04	55	0·04
<i>Tobacco and products</i>				
Bidi	20	0·25	46	0·18
Cigarettes	1	0·02	1	0·01
Zarda, Kimam, surti	13	0·15	34	0·12
Chewing tobacco	41	0·39	78	0·40
Smoking tobacco . . . . .	..	..	4	0·02
Leaf tobacco	9	0·03	58	0·34
Hukka tobacco prepared . . . . .	..	..	2	0·00
Snuff	1	0·01	1	0·00
Sub-total : tobacco and products	79	0·85	200	1·07
<i>Alcoholic beverages, etc.</i>				
Toddy, neera	9	0·09	30	0·10
Country liquor	41	1·45	111	1·90
Ganja . . . . .	..	..	1	0·01
Sub-total : alcoholic beverages, etc.	47	1·54	134	2·01

1	2	3	4	5
<i>Non-alcoholic beverages</i>				
Tea-leaf	8	0.08	17	0.08
Sub-total : Non-alcoholic beverages	8	0.08	17	0.08
<i>Prepared meals and refreshments</i>				
Meals	55	7.69	65	3.53
Snack—saltish	42	0.17	101	0.22
Snack—sweet	24	0.13	56	0.13
Hot drink—tea	17	0.08	45	0.08
Others	2	0.12	2	0.05
Sub-total: prepared meals and refreshments	78	8.19	170	4.01
Total : Food, beverages, etc.	99	20.99	236	48.62
(i) Food . . . . .	..	18.56	..	45.50
(ii) Tobacco, pan, supari, etc. . . . .	..	2.43	..	3.12
<i>Fuel and light</i>				
Fire wood and chips	58	3.33	189	4.09
Kerosene Oil-fuel . . . . .	..	..	3	0.02
Kerosene Oil-lighting	73	0.39	197	0.68
Electricity lighting	3	0.02	3	0.01
Dung cake . . . . .	..	..	2	0.01
Match box	56	0.08	165	0.11
Total : fuel and light	87	3.82	224	4.92

1	2	3	4	5
<i>Housing</i>				
<i>Rent for housing, etc.</i>				
Residential house rent	1	0·02	2	0·01
House rent owned/free	98	1·89	233	3·19
Sub-total : rent for housing, etc.	98	1·91	234	3·20
<i>House repairs and upkeep</i>				
Repairs . . . . .	..	..	1	0·01
Sub-total : house repairs and upkeep . . . . .	..	..	1	0·01
<i>Furniture and furnishings</i>				
Bedstead, cot	4	0·10	13	0·10
Mat, mattress, durrie	1	0·01	2	0·01
Sub-total : furniture and furnishings	5	0·11	15	0·11
<i>Household appliances and utilities</i>				
Utensil—earthenware	34	0·15	114	0·26
Utensil—aluminium	3	0·04	3	0·02
Glassware . . . . .	..	..	2	0·00
Bucket . . . . .	..	..	1	0·00
Broom . . . . .	..	..	2	0·00
Lock . . . . .	..	..	1	0·00
Rope, string . . . . .	..	..	2	0·01
Lantern lamp . . . . .	..	..	1	0·01
Repair and maintenance of household appliances	1	0·01	2	0·01
Sub-total : Household appliances and utilities	38	0·20	122	0·31
Total : Housing	99	2·22	236	3·63

	1	2	3	4	5
<i>Clothing, bedding, etc.</i>					
<i>Ready-made clothing</i>					
Dhoti		19	0·75	44	0·78
Lungi		5	0·15	5	0·06
Half-pants		4	0·12	4	0·05
Shirts, Kamiz, Kurta		3	0·10	6	0·08
Ganji, banian		12	0·15	16	0·07
Sari		9	0·30	51	0·99
Blouse, choli		2	0·03	5	0·02
Petticoat		1	0·01	1	0·00
Frocks	1	0·01
Undergarments		6	0·03	6	0·01
Chaddar, angabastram		17	0·76	32	0·64
Gamcha		10	0·09	20	0·12
Sweater, pull-over	1	0·03
Long-cloth	1	0·03
Poplin	1	0·06
Sub-total : ready-made clothing .		47	2·49	106	2·95

Non-ready-made clothing

Dhoti	2	0·06	11	0·25
Pyjama	1	0·01	1	0·01
Half pants	1	0·03	1	0·01
Shirt, Kamiz, Kurta	4	0·17	7	0·17
Sari . . . . .	..	..	10	0·41
Frocks . . . . .	..	..	1	0·02

	1	2	3	4	5
<i>Non-ready-made clothing—contd.</i>					
Chaddar, angabastram		2	0·08	4	0·06
Gamcha	2	0·03
Longcloth		12	0·68	33	0·51
Satin	2	0·01
Poplin		1	0·09	5	0·13
Other shirting and coating		3	0·16	6	0·11
Other cloth	3	0·08
Other miscellaneous clothing		1	0·01	1	0·00
Sub-total : non-ready-made clothing		24	1·29	63	1·80
<i>Bedding</i>					
Blanket, rug	2	0·03
Sub-total : bedding	2	0·03
<i>Footwear</i>					
Shoes		3	0·21	9	0·20
Sub-total : footwear		3	0·21	9	0·20
<i>Miscellaneous</i>					
Washerman		1	0·01	2	0·01
Washing soap		86	0·53	185	0·55
Soda		-7	0·01	64	0·10
Tailoring, mending, darning		23	0·29	50	0·22
Repair and maintenance of footwear		1	0·00	1	0·00
Sub-total : Miscellaneous		91	0·84	211	0·88
Total : Clothing		92	4·83	222	5·86

	1	2	3	4	5
MISCELLANEOUS					
<i>Medical care</i>					
Doctor's fee . . . . .	..	..	2	0.02	
Medicine . . . . .	..	..	8	0.38	
Sub-total : Medical care . . . . .	..	..	8	0.40	
<i>Personal care</i>					
Hair oil, pomade, hair cream	95	0.34	224	0.56	
Barber	83	0.26	179	0.34	
Toilet soap	51	0.18	81	0.12	
Comb, hair brush	14	0.01	33	0.01	
Mirror	10	0.02	23	0.02	
Tooth powder . . . . .	..	..	1	0.01	
Blade	6	0.01	7	0.00	
Sub-total : Personal care	97	0.82	2.32	1.06	
<i>Education and reading</i>					
School and college fees . . . . .	..	..	6	0.06	
Books-school . . . . .	..	..	4	0.02	
Hostel or boarding charges . . . . .	..	..	1	0.42	
Stationery—all kinds . . . . .	..	..	5	0.02	
Newspaper	1	0.00	1	0.00	
Sub-total : education and reading	1	0.00	12	0.52	
<i>Recreation and amusements</i>					
Pet animal and bird purchase . . . . .	..	..	8	0.03	
Mela and fair	1	0.01	3	0.01	
Sub-total : Recreation and amusements	1	0.01	11	0.04	

	1	2	3	4	5
<i>Transport and Communication</i>					
Rail		4	0·07	5	0·05
Bus		26	0·51	35	0·26
Horse cab		1	0·01	1	0·01
Postage		9	0·05	12	0·02
Sub-total : Transport and Communications		33	0·64	46	0·34
<i>Subscription</i>					
Religious		3	0·01	17	0·22
Gifts and charity		10	0·38	28	0·23
Ceremonials not elsewhere covered		2	0·05	5	0·08
Sub-total : Subscription		15	0·44	49	0·53
<i>Miscellaneous</i>					
Umbrella		1	0·02	1	0·01
Repair and maintenance		1	0·00	1	0·00
Pocket expenses		1	0·01	2	0·04
Sub-total : Miscellaneous		3	0·03	4	0·05
Total : Miscellaneous	1·94	..	2·94
Total : Consumption expenditure		..	33·80	..	65·97

	1	2	3	4	5
(B) NON-CONSUMPTION EXPENDITURE					
<i>Taxes</i>					
Chawkidari tax . . .		1	0.01	4	0.01
Others		2	0.03	2	0.01
Sub-total : taxes . . .		3	0.04	6	0.02
<i>Interest, litigation, etc.</i>					
Interest paid on loan . .		2	0.05	7	0.20
Expenditure on litigation .		1	0.05	1	0.02
Remittances to dependants .		71	15.58	81	6.96
Sub-total : Interest, litigation, etc.		72	15.68	87	7.18
<i>Savings and investment</i>					
Ornaments—Gold	1	0.03
Ornaments—Silver . . .		1	0.56	3	0.35
Live-stock	5	0.70
Life insurance premium .		1	0.16	1	0.07
Loan advanced		3	0.38	3	0.16
Others		19	1.73	42	1.85
Sub-total : savings and investments		24	2.83	55	3.16
<i>Debts repaid</i>					
Debts repaid		4	0.07	19	0.81
Sub-total : debts repaid . .		4	0.07	19	0.81
Total : non-consumption expenditure	18.62	..	11.17

1	2	3	4	5
SUMMARY				
(a) <i>Consumption expenditure</i>				
Food . . . . .	..	18.56	..	45.50
Tobacco, pan, supari and intoxicants . . . . .	..	2.43	..	3.12
Fuel and light	87	3.82	224	4.92
Housing	99	2.22	236	3.63
Clothing, bedding, etc.	92	4.83	222	5.86
Miscellaneous . . . . .	..	1.94	..	2.94
TOTAL . . . . .	..	33.80	..	65.97
(b) <i>Non-consumption Expenditure</i>				
Taxes, interest and litigation . . . . .	..	0.14	..	0.24
Remittances to dependants	71	15.58	81	6.96
Savings and investments	24	2.83	55	3.16
Debts repaid	4	0.07	19	0.81
TOTAL . . . . .	..	18.62	..	11.17

